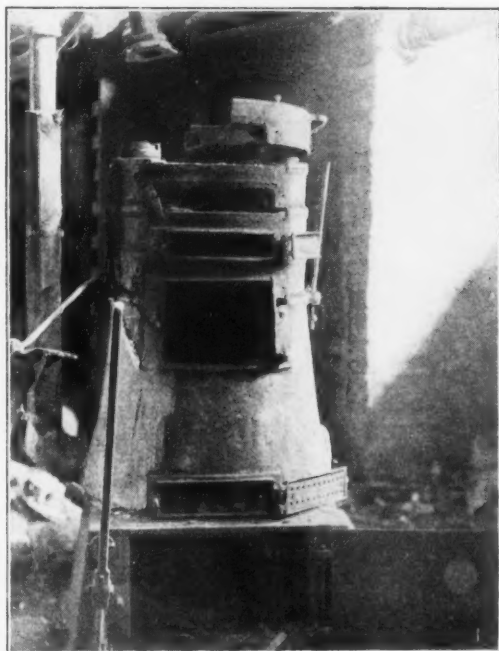


# The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, DECEMBER 13, 1934



**E**VERY insurance man with a good clientele has some clients who should know the advantages of a Travelers Heating Boiler policy. With this insurance protection the policyholder receives a careful and practical inspection of his heating plant.

If a heating boiler mishap occurs—your client will appreciate the distinct advantages of Travelers assistance in rushing repairs, in replacing cracked sections or paying for an explosion. Boiler breakdowns and explosions are more common than most people suspect.

The cost of protection is very reasonable. Attractive literature aids you in the sale of all forms of Heating Boiler Insurance. Now is the time to suggest this protection.

## THE TRAVELERS

THE TRAVELERS INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS FIRE INSURANCE COMPANY

HARTFORD

CONNECTICUT

# NO ENGINEER!



The average householder cannot detect what might be dangerous defects in his heating boiler.

Show your clients that our expert inspection service alone, is well worth the small cost of an F. & C. Boiler Explosion Policy.

PROVED BY THE ACID TEST OF TIME

## The AMERICA FORE GROUP

THE CONTINENTAL INSURANCE COMPANY  
AMERICAN EAGLE FIRE INSURANCE COMPANY  
FIDELITY-PHENIX FIRE INSURANCE COMPANY  
FIRST AMERICAN FIRE INSURANCE COMPANY

*Eighty Maiden Lane,*



## of Insurance Companies

NIAGARA FIRE INSURANCE COMPANY  
MARYLAND INSURANCE COMPANY OF DELAWARE  
THE FIDELITY AND CASUALTY COMPANY

ERNEST STURM, Chairman of the Board  
BERNARD M. CULVER, President

*New York, N.Y.*

NEW YORK

CHICAGO

SAN FRANCISCO

ATLANTA

DALLAS

MONTREAL

## Order For New Subscriptions Only

### GENTLEMEN:

Put me down for a subscription to

- ☐ THE NATIONAL UNDERWRITER (Fire and Casualty)....\$4.00 a year
- ☐ THE NATIONAL UNDERWRITER, Life Edition.....\$3.00 a year
- ☐ Both Together .....\$5.50 a year
- ☐ THE ACCIDENT & HEALTH REVIEW.....\$2.00 a year
- ☐ THE CASUALTY INSUROR.....\$2.00 a year

And send me a bill.

Name .....

Company.....Position.....

Address .....

City.....State.....

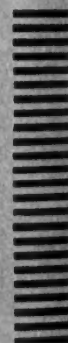


FIRST - CLASS  
PERMIT No. 2812  
(Sec. 510 P. L. & R.)  
Chicago, Ill.

**BUSINESS REPLY CARD**

NO POSTAGE STAMP NECESSARY IF MAILED IN THE UNITED STATES

2c-POSTAGE WILL BE PAID BY—  
**THE NATIONAL UNDERWRITER**  
175 W. Jackson Blvd.  
Room A-1946 CHICAGO, ILLINOIS





# The National Underwriter

Thirty-Eighth Year—No. 50

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, DECEMBER 13, 1934

\$4.00 Per Year, 20 Cents a Copy

## Trend Away from Group Operations

Disposition in Fire and Casualty Fields to Consolidate in Fewer Units

### EFFORTS CONCENTRATED

More Than Offsets Savings in Overhead Resulting from Large Fleet Operations, Officials Say

NEW YORK, Dec. 12.—A notable trend in fire underwriting in recent years, which, it is anticipated, will continue for some time, has been away from creation of fleets of companies and toward consolidation of groups into fewer units.

The creation of subsidiary companies by powerful ownership interests was the result primarily of the desire to obtain additional sources of premium income, especially from localities where the number of representatives a company might have was restricted by governing organizations. While added revenue was secured as a result of this policy, the quality of business, by and large, did not measure up to that produced by the older and more firmly established agencies.

#### Many Makeshift Representatives

As might be expected, representatives of the newer subsidiary companies were to a considerable degree persons who had entered the agency field as a makeshift occupation and had neither the knowledge nor desire to select risks with the skill comparable to that of producers who had been in the business many years and whose underwriting judgment could be relied upon. New agents, moreover, required the time and attention of field men to an unusual degree, diverting their activities from more profitable avenues.

Theoretically, it should be more profitable to handle a group of companies under one management than to operate a number singly, as there would be substantial saving in salaries of executives and home office employees, rentals, printing costs and incidentals.

#### Efforts Are Scattered

In actual practice, though, heads of group organizations declare, these benefits are more than counterbalanced by a scattering of energies both at headquarters and in the field. In order to make a group organization fully effective there must be thorough interlocking so there will be no conflict of interest or overlapping of authority. Such a condition is not easily secured. Officers of the subsidiary enterprises would be less than human if they did not attempt to secure special advantage for their companies. This naturally leads to irritations within the ranks and requires adjustment of differences by the head of the group.

With present day capital in fire in-

(CONTINUED ON LAST PAGE)

## Fatal Lansing Hotel Fire May Bring Stricter Laws

### SEVERAL LEGISLATORS DEAD

Bill to Require Rigid Inspections to Be Introduced in Special Session of Legislature

LANSING, MICH., Dec. 12.—Extensive changes in the Michigan law relative to inspection of hotels are expected to result from the holocaust here in which the 200-room Hotel Kerns was gutted in less than two hours, taking the lives of perhaps as high as 80 persons. There are a dozen dead in hospitals and morgues with the ruins not yet cooled sufficiently to hunt for bodies. A number of legislators died in the fire, the hotel having been a popular meeting place for them, and it being just before a special session of the legislature.

The hotel was of admittedly poor construction, brick with wooden framework, and poorly designed exits. Samuel Robinson, head of the fire marshal's office, who started investigation, said his department has no jurisdiction over hotels, inspections being made by the labor department. Steps to correct this hazardous condition are certain, particularly in view of the fact that six legislators were among the known dead.

#### Legislature Meets Soon

Rep. V. J. Brown of Mason said he would introduce a bill in the 1935 legislature, which convenes in January, empowering the fire marshal to close all hotels in the state considered "fire-traps."

The building was valued at \$380,000, and equipment at least \$100,000 additional. Loss to personal property of guests and employees was estimated at more than \$50,000. Insurance coverage was relatively meager, amounting to only \$192,000 on building and contents with \$24,000 rental cover. The line was placed with some 40 mutuals through the Mill Mutuals Agency here, the Michigan Millers Mutual Fire of Lansing retaining only \$9,500 of the amount, according to Luther Baker, secretary-treasurer.

#### Heavy Property Loss

Origin of the blaze, the most costly here from a property loss standpoint in more than a decade, was undetermined. Within less than a half hour the entire structure was enveloped in flames, exits were cut off and many guests trapped, while some leaped to the street or into the river at the rear of the structure.

Firemen, handicapped by zero temperature and totally unable to check progress of the fire, at first confined themselves to rescuing persons in the building and later concentrated on preventing the fire from spreading to the main business section. Aid was summoned from Jackson, Battle Creek, and Owosso but the outside apparatus was merely held in reserve while the Lansing department's eight companies fought the fire. Before night every fire chief in the lower part of Michigan had viewed the ruins.

Several insurance men were in the hotel at the time but all escaped unin-

## Effort Is Made to Settle Disturbed Rate Situation

### WASHINGTON SUBJECT ACUTE

Conference Is Being Held in San Francisco to Endeavor to Remedy Condition

SAN FRANCISCO, Dec. 12.—In an effort to settle the disturbed rate conditions in Washington, resulting from the filing of resolutions from local agents' bodies demanding reprisals and aggressive offensive, companies doing business in that state, known as the organization or standard rate companies, met in San Francisco today. The meeting followed several conferences held by the Washington advisory committee, representing the companies which do not cut rates. These meetings were attended by J. K. Woolley, manager of the Washington Surveying & Rating Bureau and Fred G. Clarke, attorney for the group in the state. According to best information the company managers are at odds over what should be done. The advisory committee took under advisement numerous suggestions from managers and agents and sought to make some amicable and definite recommendation with some rate revisions included. Whether or not this would be acceptable to all companies was in doubt. Many, it is reported, are unalterably opposed to making any concessions. For many weeks it was evident that the agents were greatly disturbed over conditions.

They included: B. F. Olcott, Detroit, inspector Western Factory Insurance Association; State Representative Melvin Lee of Royal Oak, local agent; State Representative James Helme of Adrian, local agent; Orrin Osborn, Grand Rapids.

(CONTINUED ON LAST PAGE)

## Use Subscription Card Inserted in This Issue

Now is the time for every insurance man to equip himself to face the insurance problems of 1935. Non-subscribers of The National Underwriter should order their personal copies by signing the enclosed card and mailing it immediately. The weekly copies of The National Underwriter cover every phase of the important insurance news. In addition, The National Underwriter also publishes several educational monthlies. The Accident & Health Review is the only publication devoted exclusively to that line and contains many effective sales ideas. The Casualty Insurer presents constructive sales suggestions for writing casualty and surety. Use the enclosed subscription card and mail it right now so you can start with the January issue.

## Takes Action on Unlicensed Firms

Commissioners' Convention Recommends Four-Point Program Including Federal Legislation

### BONEY NEW PRESIDENT

Rating Question Is Referred to Special Committee to Be Named by New Administration

Commissioner Dan C. Boney of North Carolina was the popular choice for president of the National Convention of Insurance Commissioners at the annual meeting in St. Petersburg. He is held in the highest esteem and enjoys the confidence of his fellow commissioners and of the business in general. There was never any doubt about his election.

Col. Walker Taylor, well known local agent of Wilmington, N. C., voiced the appreciation of his state for the selection of Mr. Boney.

#### Election Fight Averted

Although the election of other officers went through without a hitch, there was fear that trouble might develop. Superintendent Van Schaick of New York was elevated from second vice-president to first vice-president and Commissioner Brown of Massachusetts, who had been chairman of the executive committee, was elected second vice-president.

C. A. Gough, deputy commissioner of New Jersey, was elected chairman of the executive committee.

Mr. Van Schaick is expected to resign as insurance superintendent of New York and Commissioner Brown is expected not to be reappointed. There was some concern lest Mr. Van Schaick decline to be elected first vice-president. That would have thrown the lists open and it was known that there were factions supporting two different candidates for the first vice-presidency. Had Mr. Van Schaick withdrawn, an election fight would probably have been precipitated.

#### Filling the Vacancies

When, as and if Mr. Van Schaick and Mr. Brown retire from office, their successors in the first and second vice-presidency will be elected by the executive committee. There will undoubtedly be considerable political skirmishing at that time. Those who are close to the situation say that Mr. Gough will probably remain as chairman of the executive committee, rather than being advanced to the position of first vice-president.

Six members of the executive committee were reelected, they being Thulemeyer of Wyoming, Mitchell of California, Sullivan of the state of Washington, Palmer of Illinois, Clark of Iowa and Gough of New Jersey. Two new members were elected, they being Smith of Utah and Bowles of Virginia.

(CONTINUED ON PAGE 35)

## Commissioners Hear About Service Given by Broker

### SCHIFF GIVES EXPLANATION

State Officials Are Urged Not to Confine Business Opportunities to Resident Agents

William Schiff of New York, president of the National Association of Insurance Brokers, in appearing before the meeting of the National Convention of Insurance Commissioners in St. Petersburg, made an interesting analysis of the position of the broker. His purpose was to prevent the enactment of laws in the various states which would confine the insurance business to local agents within those states.

Mr. Schiff said the brokers are not a band of marauders raiding the business of local agents, but they are professional men whose principal interest lies in serving the public throughout the country on all their insurance problems. He said the broker advises the client of the type of insurance he requires and purchases that insurance at the lowest possible cost compatible with sound protection.

#### Allegiance to Client

The broker, he said, owes allegiance only to his client. Any company affiliation is only incidental. He contended there is no divine law which gives an insurance producer in any city or state the right to all the business geographically within those limits. Such a law would not be in the best interests of the buyer, he argued. The public should be permitted to purchase its insurance from brokers or agents, wherever they happen to be located, best qualified to give the assured the service he requires.

When Mr. Schiff had concluded, C. A. Gough, deputy commissioner of New Jersey said he had been hearing much of the service that is performed by a broker and he asked Mr. Schiff of what that service consisted.

Mr. Schiff was ready with a prepared statement which he read rapidly. He took, as an example, the compensation policy. Each account, he said, is assigned to a member of the contact staff who visits the client regularly, discusses his problems as they arise. The contact man keeps posted on changing conditions with a view toward providing his accounts at all times with proper and adequate insurance at the lowest possible rate in sound companies. The contact man also aids in prompt and satisfactory settlement of losses.

#### Rates Are Analyzed

The policy contracts are carefully prepared and checked when they return from the companies. Rates are carefully analyzed. The broker watches to prevent a client being required to put up an excessively high deposit premium upon renewal.

The brokers' engineering department analyzes the rates, recommends installation of accident prevention appliances and confers with the rating bureau on matters of cost.

Audits are checked as to proper classification, rates, credits and possible refunds. Frequently the broker must confer with the company on disputed items. Reserves and medical charges are checked. During the past few years practically every audit has produced a refund of premium which the broker collects for his client, Mr. Schiff declared.

The larger brokers use lawyers in advising clients on legal matters, he said. Special forms are provided for reporting losses.

### Pacific National Appointments

PHILADELPHIA, Dec. 12.—The Pacific National Fire's eastern department has announced four important

## New Hail Head



J. H. MACFARLANE, Chicago

J. H. Macfarlane, Chicago, secretary western department America Fore, new president of the Western Hail Association, is well known to the insurance fraternity. Mr. Macfarlane was formerly an official of the Niagara Fire. He is a former western field man. He is an ex-president of the Underwriters Service Co., of Chicago.

agency appointments for New York City, Brooklyn and Boston. Ross Underwriters, 111 John street, New York, has been named metropolitan and general suburban agent for New York City. Auletta & Dicker and Davis & Shector have been appointed Brooklyn and suburban agents. W. H. Brewster Company has been named agent for the Boston metropolitan territory.

## THE WEEK IN INSURANCE

Commissioners convention, on final day of annual meeting, takes action on unlicensed companies and elects new officers, Dan C. Boney being the president. **Page 1**

Tendency to consolidate fire and casualty fleets in fewer units is important aspect of business today. **Page 1**

Conference being held in San Francisco to try to adjust Washington rate situation. **Page 1**

Michigan measure requiring stricter inspection to be filed in legislature as result of fatal Hotel Kerns fire at Lansing. **Page 1**

R. P. Barbour, United States manager of the Northern Assurance, is made president of the Eastern Underwriters Association. **Page 3**

R. L. Bowen of Cleveland appointed insurance superintendent of Ohio. **Page 3**

National Association of Credit Men sends out interesting questionnaire on insurance practices. **Page 11**

President William Schiff of the National Association of Insurance Brokers describes the service which brokers perform in appearance before commissioners' convention. **Page 2**

Changes are announced in the "Insurance Field" organization. **Page 2**

An order has been filed in the county clerk's office in New York City permitting the Globe & Rutgers Fire to resume business. **Page 8**

Canadian insurance department establishes basis for valuation of securities in the 1934 annual statement. **Page 2**

## Dominion Department Sets Valuation Basis for 1934

### AVERAGE VALUES PERMISSIBLE

Companies Have Option of Using Current Market Quotations or Same Figures Permitted Last Year

The Dominion of Canada insurance department has announced the basis upon which securities may be entered in the 1934 annual statements of the companies. A formula, other than market values, may be used. However, the department makes it clear that the permissible basis is optional.

For bonds, debentures and stocks, which were held on Dec. 31, 1933, and not since disposed of, companies may use the values that were authorized as of Dec. 31, 1933. In other words, the convention values used last year may be continued.

For securities acquired since Dec. 31, 1933, the purchase price or book value as of Dec. 31, 1934, whichever is the lower, must be used.

If a company uses this basis, the Dominion department requires that an amount at least equal to the net book value surplus earned during 1934 must be applied to write down the book value and reduce the authorized value of securities or other assets, or to create reserves against gross assets. Furthermore, the department prohibits any company using this basis to increase its present scale of dividends to shareholders or policyholders during 1935.

Companies that use market values will receive the department's usual volume of valuations. The department suggests that where the aggregate market value of securities exceeds the aggregate book value the excess be not extended so as to increase the book value surplus shown in the statement.

## Changes Are Announced in "Insurance Field" Family

### FRANK IS MADE PRESIDENT

Gerald Snider Is Added to Staff—John E. Puckette Made Executive Vice-President

LOUISVILLE, Dec. 12.—Ashbrook C. Frank, for 24 years an official of the "Insurance Field" in New York City, is advanced from resident vice-president to president to succeed the late R. W. Conde. He will continue at the New York office.

Concurrently the directors elected John E. Puckette, managing editor, as executive vice-president at the home office in Louisville, his new duties being in addition to his editorial work. Changes also have been made in two branch offices, as follows: E. M. Ackerman, associate editor temporarily on duty in Chicago, will be transferred to the New York office as associate editor to succeed Clifton Blackmon, resigned, and Robert Cron, associate editor at Louisville, will become associate editor in Chicago, succeeding the late T. R. Weddell.

Gerald A. Snider, lately of the "Register & Tribune" at Des Moines and formerly associate publisher of the "Underwriters Review," has been added to the editorial staff at Louisville as associate editor. M. R. McGruder remains as news editor and Raymond Daniel and Guy C. Macdonald will continue as associate editors at Atlanta and San Francisco, respectively.

William Stedler, eastern advertising representative for many years, has been elected resident vice-president in New York City. James S. Craik, assistant secretary, has been named secretary and director to fill a vacancy caused by the death of Mr. Conde.

## Begin Loading Out Grain from Omaha Elevator Loss

Difficulty experienced by adjusters in inspecting the Cargill grain elevator loss at Omaha because the owners had machinery and equipment which they had designed and built, and did not care to have details become known, have been ironed out. Work of loading out the grain has been started. It is said percentage loss on grain will be small. There appears to have been nearly 6,000,000 bushels of grain in the bins, divided about equally between corn and wheat.

Adjusters of the Western Adjustment and Underwriters Adjusting are on the job. A compromise was reached with the Cargill Grain Company which makes unnecessary joint inspection of the interior. Machinery was patched up to get out the grain, which is being inspected and graded as it is loaded out.

Dr. D. J. Price, head of the chemical engineering division of the Department of Agriculture, and Secretary Brown of the National Fire Prevention Association's committee on dust explosions, spent several days inspecting the loss.

The Cargill Company published in its monthly "Cargill News" an account of the explosion, stating it was the first in any Cargill elevator.

### Texas Agency Meetings

The Texas Association of Insurance Agents held regional meetings this week at San Angelo and Tyler. A meeting will be held next Tuesday at Mineral Wells and on Jan. 17 at El Paso.

### Two Field Men Resign

Harry E. Alberts of Detroit, state agent of the Eureka Security and A. J. Hassmer of Lawrenceburg, Ind., state agent in Indiana, have both resigned. The work has been taken over by the Monarch Fire field men.

Annual meeting of the American Association of University Teachers of Insurance will be held in Chicago, Dec. 27. **Page 30**

Rise in automobile registrations to more than 25,000,000 estimated, reported by Travelers; greatest gain in commercial use. **Page 27**

Trade paper advertising program highly desirable for companies, E. M. Allen, executive vice-president National Surety, tells Insurance Advertising Conference. **Page 28**

Insurance Commissioner Holmes of Montana holds that group automobile casualty insurance can be written covering so-called fleets that do not come within the strict definition of the term used before. **Page 27**

Restricted risk acceptance seen in Massachusetts as result of high accident rate. **Page 29**

Commissioners' approval of Compensation program is important step. **Page 27**

National Bureau promulgates new public automobile liability and property damage rates for New York state. **Page 30**

Surety Association of America meets in New York. **Page 29**

General Manager Roeber at the annual meeting of the National Council on Compensation Insurance reported a brighter outlook in this line. **Page 29**

Companies and agents agree to make an attempt to have the compensation rate decision in Wisconsin reconsidered. **Page 28**

John H. Phillips, secretary-actuary Minnesota compensation insurance board, is resigning to join the Employers Mutual Liability and the Employers Mutual Indemnity of Wausau, Wis., in an executive capacity. **Page 34**



## R. L. Bowen, Cleveland, Ohio Insurance Department Head

### NORTHWESTERN MUTUAL MAN

In Life Insurance Since 1910—Wrote  
Over \$2,000,000 on Life of Gov-  
ernor-elect Davey

COLUMBUS, Dec. 12.—Robert L. Bowen, special agent of the Northwestern Mutual Life in Cleveland, who wrote upwards of \$2,000,000 insurance on the life of Governor-elect Davey, has been appointed superintendent of insurance to succeed Judge C. T. Warner. Announcement of the appointment was made by A. A. Benesch, who will be director of commerce in the Davey administration. The division of insurance is under the department of commerce. Mr. Benesch succeeds Theodore Tangeman who, it is understood, will join the Columbus Mutual Life early in the new year as counsel, succeeding the late Lewis Stout.

Mr. Bowen, who was born in Boston but moved to Cleveland with his parents when he was 5 years old, joined the Northwestern Mutual in 1910. In 1930 and also in 1931 he wrote \$1,000,000 in life insurance. In his campaign Mr. Davey announced that if he were elected he would appoint an insurance man as superintendent. Heretofore the position has been filled by an attorney.

The only superintendent who was not a lawyer was W. C. Safford of Cincinnati, who was appointed originally while a member of the department, to fill an unexpired term.

### MORE MINNESOTA CANDIDATES

ST. PAUL, Dec. 12.—Two more names have been added to the list of men said to be under consideration for insurance commissioner when Garfield Brown's term expires early in 1935. The newest suggestions are G. V. B. Hill and Joseph Schanfield. Although Governor Olson has indicated he will not reappoint Mr. Brown, he has given no indication of whom he has in mind for the position.

### BOOST JULIAN AND GREER

BIRMINGHAM, ALA., Dec. 12.—Governor-elect Graves, who takes office Jan. 1, will probably announce his selection for insurance commissioner within the next 10 days. F. N. Julian, president Bankers Fire & Marine, Birmingham, a former commissioner, and C. C. Greer, present commissioner, are the most prominent aspirants.

A delegation in behalf of Mr. Julian, headed by C. L. Gandy, former president National Association of Insurance Agents, and F. W. Smith, secretary of the state association, called on the governor-elect and was informed that Mr. Julian is being given "favorable consideration." The Birmingham and Montgomery Associations of Life Underwriters are supporting Mr. Greer for reappointment.

### Marsh & McLennan Victors

Marsh & McLennan bowling team in Chicago challenged the Great American team for a match. The challenge was accepted and the match was rolled last Saturday. Marsh & McLennan walked off with the prize beating the Great American by a margin of 32 total pins for three games.

### Hear Talk on 1935 Outlook

Vaughan MacCaughy, editor "Sierra Educational News," spoke on "Outlook—1935" at the luncheon meeting of the San Francisco Blue Goose, Dec. 10. E. W. Bonstin, vice-president Pacific National Fire, presided.

Florence B. Speyer formerly secretary of the Colyer Agency in Newark, has formed the Speyer Agency in the National Newark & Essex Banking Co. building.

## Heads the E. U. A.



ROBERT P. BARBOUR, New York City

R. P. Barbour, United States manager of the Northern Assurance, has been elected president of the Eastern Underwriters Association. G. G. Bulkley, president of the Springfield F. & M., and W. Ross McCain, president of the Aetna, are made vice-presidents; B. M. Culver, president America Fore, treasurer.

## Revise Insurance Lines on Connecticut State Property

HARTFORD, Dec. 12.—New insurance schedules have been worked out by the state of Connecticut, in cooperation with the insurance companies, which will save the state more than \$24,574, it is announced a few days ago. A revision of insurance of properties of the 118th Observation Squadron, the state armories and contents and the state normal schools will result in the cancellation of policies for more than \$1,000,000.

The revision was outlined by S. H. Ashton, state agent National Fire, for State Comptroller Anson F. Keeler. It was discovered that many properties were overinsured, that several policies had been written for unnecessarily long terms, and that the state had been insuring planes at Brainard field which were already protected by federal government insurance.

### Pleased With S. E. U. A. Action

WEST PALM BEACH, FLA., Dec. 12.—Florida agents note with pleasure the Southeastern Underwriters Association rule against any member company remaining in an agency representing mutuals or other organizations outside of S. E. U. A. territory paying dividends to policyholders. Past-president W. P. Fischer calls this a step in the right direction, and thinks it "a good time to clean house." He understands that there are "some few agents who represent both stock and mutual or other dividend paying companies."

### Central States Men Confer

R. E. Eblen of Hartford, president of the Central States Fire of Wichita, conducted a roundup of field men at Wichita last week. Urban M. Lelli of the business development department, Chicago, was also in attendance.

### Tag Christmas Trees

The Hutchinson, Kan., Board meets Dec. 18 for the final gathering of the year. Fire prevention tags are being placed by the board on all Christmas trees sold in Hutchinson.

# Audit Bureau Head Gives Address to Advertisers

P. L. Thomson, director of public relations of the Western Electric Company and president of the Audit Bureau of Circulations, spoke of the work of the latter organization which embraces 1,750 of the leading publishers, advertisers, and advertising agencies in the United States and Canada before the Insurance Advertising Conference in New York City this week.

He declared that the publishing and advertising business in setting up this organization in 1914 was 20 years ahead

no time to talk to a publisher who can not, or will not, answer these questions with suitable verification and chooses rather to discuss intangibles like editorial influence, trade prestige, etc."

It is obvious, the speaker said, that each publication has an editorial appeal different from the others and that in selling its advertising each publisher may properly draw attention to the "quality" of his audience; but an appeal to "quality" without disclosing the quantity, the speaker said, was no more logi-

In order to play entirely fair with insurance advertisers, The National Underwriter joined the Audit Bureau of Circulations many years ago. It was the first insurance newspaper to submit its subscription records to the bureau. Today it is the only weekly insurance paper that has membership in the Audit Bureau of Circulations. The Audit Bureau of Circulations is very exacting in its examination of magazines and newspaper subscription records. The address of the president of the Audit Bureau should be read with interest by insurance officials. It is significant that of the eight publications that are members of the Audit Bureau, four are connected with The National Underwriter family, the others being "Rough Notes," "Casualty Insurer" and "Insurance Salesman." The four papers not identified with The National Underwriter that are members are "Association News" of Kankakee, Ill., "Underwriters Review" of Des Moines, "Local Agent" and "Life Insurance Selling" both of St. Louis.

of the NRA. Moreover, the rules and regulations and auditing machinery which it set up to govern the measurement of circulation were noteworthy because they were one of the earliest evidences of an industry which set its own house in order without any assistance from the government. The definite measurement of circulation and the general recognition by both publishers and buyers of the necessity for verified audit reports has had the effect of eliminating guesswork and misrepresentation in circulation claims, and, by thus establishing a basis of confidence between buyer and seller, the bureau laid the necessary foundation for the development of advertising in America far beyond anywhere else in the world.

### Scope of Bureau's Service

So generally has the principle of the Audit Bureau been recognized that 90 percent of the daily newspaper circulation in the United States and Canada is represented by publishers that are members of the A. B. C. In the same way 78 percent of the magazine circulation is A. B. C. In the business paper field the figure is lower, Mr. Thomson said, only about 40 percent of the trade and technical publications now being able to provide A. B. C. reports.

The speaker urged upon the insurance industry the importance of raising this percentage, pointing out that the adoption of definite standards of measuring circulation was of mutual advantage to the buyer and to the honest publisher and worked a disadvantage only to the publisher whose claims cannot be substantiated.

Of 33 publications in the insurance field, Mr. Thomson pointed out that eight are members of the Audit Bureau and 27 are not. Some of the latter issue circulation statements while others do not even make a pretense of publishing how much they are delivering. Purchasing any other commodity upon such a basis is no longer countenanced in industry, and there is no excuse for risking loss and waste by continuing such practices in the buying of circulation.

The essence of the information which a business paper publisher provides on an A. B. C. report is to be found in the answers to the following questions: (1) How much circulation have you? (2) Where is it? (3) How was it secured? (4) At what price was it sold?

"The replies to these questions," said Mr. Thomson, "do not tell me as a buyer everything I should like to know about a publication; nevertheless I have

cal than for a butcher to offer a choice cut of meat at a given price without regard to its weight. Because prior to 1914 there were no standards for measuring paid subscribers and no machinery for checking up the claims of competing publishers, the bureau was formed, and its growth and successful operation in the 20 years since that time is the best evidence that it serves a useful purpose to buyers and sellers alike.

Disclaiming any first hand knowledge of conditions in the insurance publishing field but approaching the question as a large advertiser in business papers in many industries, Mr. Thomson said he was not surprised to find in fields like the theatrical, motion picture and the like, publishers soliciting advertising as "support" or as a means of securing personal influence in the trade, and other like considerations; but in the insurance business, where the public has learned to think of everything being set down on a definite basis of facts and figures more than half of the 34 publications listed in directories as serving the industry publish no statement whatever of their circulation.

"In this great business in which standards of practice are so universally followed, is it too much to expect that you advertising men will work in the direction of putting the purchase of your advertising more nearly on an actuarial basis?" Mr. Thomson said.

## Fire Protection Factor Is Important in Rate Formula

NEW YORK, Dec. 12.—Fire insurance rates are predicated upon the fire protective facilities of each community, rather than upon its loss record. Lawrence Daw, manager Syracuse division New York Fire Insurance Rating Organization, asserted. The defenses considered, he said, were fire department, water supply, alarm system, building code, etc. The base rate for Buffalo is 15 cents, and for Rochester, Syracuse and Albany, 18 cents each. From this the rate for an individual property is built up, according to its particular hazard.

### Ottawa Branch to Remain Open

OTTAWA, Dec. 12.—The statement emanating from Ottawa that the Canadian Fire Underwriters Association would close its Ottawa office has been denied by R. L. Jones, assistant secretary.





# Indemnity Insurance Company of North America

PHILADELPHIA

CAPITAL \$1,000,000

•  
**Casualty  
Fidelity  
Surety**  
•

**Unquestioned Financial Stability**

**Unique, Convenient Policies**

**Complete, Efficient Service**

**All Modern Coverages**

•  
**Combination Automobile Policy, Combination  
Residence Policy and Complete Golfer's Policy  
issued jointly with allied fire companies.**

## AS SEEN FROM CHICAGO

### VISIT A. D. T. HEADQUARTERS

Thirty members of the Chicago Board under R. A. Parker, rating superintendent, visited the American District Telegraph Company's demonstrating studio and central operating office in Chicago as guests of R. E. Maginnis.

\* \* \*

### POINIER RETIRES FROM BUSINESS

E. W. Poinier of Moore, Case, Lyman & Hubbard, Chicago local agents, who has been connected with the office since 1903, has retired from business. He has not been an active force in the firm for the last few years. He is living at St. Joseph, Mich., on the outskirts of the city. Before going with Moore, Case, Lyman & Hubbard, he was manager of the Chicago branch of the Hanover Fire.

\* \* \*

### TO BE ASSOCIATE MEMBERS

H. K. Dickenson and Melvin LePitre, assistant western managers of the Fire Association group in Chicago, have applied for associate membership in the Western Underwriters Association.

\* \* \*

### MANY FEWER TRUSTEED AGENCIES

It is now stated that in Western Underwriters Association territory the number of trustee agencies is about 50 percent of the number a year ago. The companies have found that the trustee plan of handling delinquent agencies has not been entirely successful. There have been some complications involved which were unforeseen when this plan was adopted. Gradually these agencies are being worked out. The agency situation has improved greatly in the central western field. There are a number of agents in the hands of committees but not trustee. The local agents now have adjusted themselves pretty much to their new incomes and are showing greater business sagacity in handling their work.

\* \* \*

### ROUND TABLE FESTIVITIES

The Round Table of the Union League Club, which consists of Chicago insurance men, will have its annual holiday festivities Saturday noon. W. R. Townley, treasurer of the Underwriters Salvage Company, is head of the organization, and Carl E. Ingram, agency superintendent Great American, is scribe. J. R. Wilbur, former western manager of the America Fore, and H. M. Carmichael, manager of the Oil Insurance Association, will be advanced from squire to knighthood. The neophytes who will take the squire degree are Robe Bird, manager American; Fred M. Gund, manager Crum & Forster; C. H. Smith, associate manager Hartford Fire; E. G. Frazier, assistant manager Springfield F. & M.; Clarke Munn, manager Cook County Loss Adjustment Bureau.

Those attending from a distance will be John F. Stafford, Babson Park, Fla., former western manager of the Sun; Carl Sturhahn of Hartford, head of the Rossia organization, and H. T. Cartledge, deputy United States manager of the Royal-L. & L. & G. group, who was president of the round table in New York.

\* \* \*

### LIQUIDATION BUREAU BUSY

The liquidation bureau of the Illinois insurance department now has under its wing 68 insurance companies for which the bureau is receiver, and five more as ancillary receiver. Six additional receiverships have been closed. There are 24 receiverships being handled by the Chicago branch of the liquidation bureau and five ancillary receiverships, and at Springfield 44 live receiverships. The department is facing great responsibility in liquidating the assets of these companies so as to conserve the interests of policyholders and other claimants alike, being loath to throw

securities and real estate holdings indiscriminately on the market at sacrifice prices merely to close liquidations. Only a few days ago the bureau elected to offer stock of the Iowa National Fire at public auction rather than private sale, thereby securing a bid of \$7 a share or a total of \$110,222, whereas the best bid at private sale, it was said, would have been scarcely more than \$50,000.

A great many real estate mortgages are encountered on which applications for HOLC loans have been pending for a long time. The bureau held off foreclosure proceedings in some cases for a year in the hope the mortgagors could work something out, but recently notified HOLC officials on a number of cases that the bureau could wait no longer. The result, it is said, was protestation from HOLC headquarters that these cases were not closed, with the possibility that many of the loans will go through. The annual report of the liquidation bureau is being prepared and probably will be made to Insurance Director Palmer of Illinois late in January.

\* \* \*

### NOW WRITING COMPREHENSIVE

While the Chicago Board is trying to decide what attitude it will take toward the personal property floater, the marine companies are writing the policy in Chicago under a special resolution of the executive committee of the Inland Marine Underwriters Association.

Although Insurance Director Palmer of Illinois is permitting the comprehensive policy to be issued in that state, the Chicago Board has objected to its use in the city because it contains the fire, windstorm and hail features as well as the burglary and secondary coverages.

The Inland Marine Underwriters Association does not permit the personal property floater to be written without including the fire insurance coverage. However, in view of the Chicago situation, the executive committee of the I.M.U.A. recently adopted a resolution, permitting the policy to be written ex-fire in that city. The resolution specifies that the full loading charge must be made for the balance of the policy. That means that windstorm and hail coverage is included, despite the contention of the Chicago Board that these coverages likewise should be under the board's jurisdiction.

In practice, the marine departments are issuing a personal property floater in Chicago, with reference therein to an underlying fire policy. In other words, the assured receives only the one policy. The fire policy, which is issued by the fire and not by the marine department of the company, is, in most cases, retained in the office of the company, although the assured may have it if he desires.

\* \* \*

### CHIEF McAULIFFE AT HOME

Frank C. McAuliffe, chief of the Chicago Fire Insurance Patrol, who underwent an operation for goiter in Presbyterian hospital, is now at his home recuperating. He expects to be able to be out in a few days.

\* \* \*

Secretary **George F. Hayden** from the head office of the America Fore has been visiting the western department in Chicago. He is connected with the engineering department, giving special attention to power and utility plants.

### WANTED

Wanted by a leading fire insurance company an experienced adjuster to handle Chicago District auto fire and theft losses. Preferably with some auto underwriting knowledge. In answering give full particulars.

ADDRESS B-16, NATIONAL UNDERWRITER

## VIEWED FROM NEW YORK

By GEORGE A. WATSON

### GOVERNING COMMITTEE REELECTED

The governing committee of the Eastern Underwriters Inspection Bureau was reelected at the annual meeting. Reports were presented by Manager H. B. Sly and Treasurer F. E. Jenkins. The governing committee consists of G. T. Forbush, Royal Exchange; G. E. Beardsley, Aetna Fire; C. C. Hannah, Fireman's Fund; F. C. Hatfield, Phoenix of Hartford; C. W. Johnson, North America; C. W. Pierce, America Fore, and O. E. Schaefer, Westchester.

\* \* \*

### NATIONAL BOARD SERVICE CLUB

Membership in the 25-Year Club of the National Board was increased during the week through the admission of Chief Engineer G. W. Booth, Assistant Chief Engineer H. E. Newell and J. H. Howland, engineer, all of whom qualified by term of service. Other members are General Manager W. E. Mallalieu, who has been identified with the National Board since 1900; R. C. Bennett, engineer; A. C. Hutson, assistant chief engineer, New York City; Col. Clarence Goldsmith, assistant chief engineer, Chicago, and C. H. Lum, assistant general manager in charge of the San Francisco office.

The club celebrated its ninth annual dinner Dec. 10, having as special guests C. T. Bissell, associate consulting engineer; J. H. Doyle, general counsel; Miss Lillie McAndrews, secretary to Mr. Doyle, and Miss H. M. Matson, secretary to C. L. Simpson of the actuarial bureau, each of whom has been associated with the National Board for 20 years. When the young ladies entered the service, it was pointedly remarked, "no NRA child labor provision obtained."

\* \* \*

### N. F. P. A. MEETING

The mid-year meeting of the board of directors of the National Fire Protection Association will be held at Atlantic City, Jan. 19. The annual meeting next year will be held May 13 at Atlanta, Ga.

\* \* \*

### BLUE GOOSE DINNER DEC. 14

The New York City Blue Goose will hold a dinner Dec. 14 in honor of men from offices of the district attorneys, police and fire departments of the boroughs. Judge Albert Conway, former New York insurance superintendent, will be toastmaster. A number of representatives from the New York Board, National Board and company organizations dealing with fire and theft prevention will be present.

\* \* \*

### IMPORTANT COURT ACTION

The court of appeals of New York has denied the petition of the Indemnity Insurance Company of North America to hear a motion for an appeal from the lower court decision in which it was held that C. W. Ryan & Co., brokers in New York City, were entitled to retain commissions on the full premium of policies canceled by the company.

The supreme court of New York County heard the case originally and held that the company had the right to recover commissions on policies on which final premiums were fixed by audit, but it was not entitled to recover on the non-audited policies. The appellate division affirmed the lower court's decision and the court of appeals now refuses to review the case.

The New York "Journal of Commerce" says regarding the case: "Subsequent to the starting of the action by the Indemnity of North America, the brokers paid it \$17,649 and the company contended in its affidavit in support of its motion before the court

of appeals that \$21,346 still was owing to it.

"The action of the court of appeals in refusing to entertain an appeal is of utmost importance to insurance companies, because the appellate division took its action in this case as the precedent upon which to base its affirmation of the finding of the municipal court in the unsuccessful efforts of the Scot-

tish Union & National and the Standard Fire of New York to recover commissions from Geery, Guthrie & Co., brokers, in a case where the assured canceled the policy.

"Further action in the latter named case is now being studied. The National Association of Casualty & Surety Executives have retained F. O. Affeld, one of the outstanding insurance attorneys of the country, to study the possibilities of successfully combating it."

The National Board is much interested in and is backing the appeal. It is hoped that the forthcoming proceedings for appeal may result in a definite settlement of the question which has

been a matter of controversy between brokers and companies for many years. The question already has been, incidentally, before the Court of Appeals in the case of Newberry v. Globe & Rutgers (257 N. Y. 184) where that court characterized the commission on unearned premiums as unearned and said the brokers were required to refund to the company. This statement was not directly involved in the decision and a final and an explicit decision is urgently needed to settle this long standing dispute. Attorney Cuff of the Indemnity of North America says: "A final and definite adjudication of this question is needed not only in the interests of substantial jus-

T-O-O  
S-L-O-W  
?

ARE you finding it slow going these days?...Are you being put off until "next week"?...Do you find many good prospects excellent procrastinators?...Would you like to be able to pep things up a bit?

Then read this A. D. T. insurance platform s-l-o-w-l-y...

A. D. T. offers—to the client, protection of the continuity of his business combined with sound, substantial economy—to agent and broker, continuity of income and of client's goodwill—to the insurance company, continuity of premium income, safeguarded against losses, and the ability to carry larger individual lines.

After all, the man with the best chances to liven things up is the man with the most constructive story...the man who goes out to SERVE as well as SELL.

May we send you literature on A. D. T. Protection Services...It will help speed things up for you by giving you timely, forceful and convincing arguments for increasing the safety of property.



CONTROLLED COMPANIES OF

AMERICAN DISTRICT TELEGRAPH CO.

155 SIXTH AVENUE

NEW YORK, N. Y.

**A. D. T.** Protection  
against  
FIRE · BURGLARY · HOLDUP  
A NATION-WIDE SERVICE





tice but also because of the interest it has in connection with the relations of companies and brokers. It will have a vital bearing on that relationship now existing between brokers and companies in their daily business."

### Payment in "Morro Castle" Loss Is Charged Excessive

Loss payment on the "Morro Castle" disaster which was \$250,000 more than the listed value of the ship at the time of its burning was received by the owners, it was testified in the ocean mail hearing held by the postoffice department in Washington. Evidence was presented indicating that the Agwi Navigation Company, owner of the ship, was paid \$4,200,000 insurance on hull and machinery; that original value was listed at \$4,874,230, but at the time of the ship's burning this had shrunk to \$3,923,000.

H. A. Blomquist, shipping board auditor, said the United States shipping board received \$2,737,745 of the insurance proceeds to pay loans the government had made for building the ship. The remainder went to the navigation company. The shipping board had been carrying \$700,000 of the insurance and this was a part of the amount paid back to the board. The navigation company carried \$4,600,000 protection and indemnity insurance to settle claims of shippers and passengers.

### Brokers Postpone Dinner

The 25th anniversary dinner and celebration of the Insurance Brokers Association of Chicago, to have been held this month, has been postponed to the latter part of January, the date to be set later. Over 200 reservations have been received. It is planned to hold the affair in the Congress Hotel. C. E. Nolan is chairman on arrangements.

## NEWS OF FIELD MEN

### Michigan Field Is Rearranged

**Royal-L. & L. & G. Group Divides State Into Four Districts With State Agent in Each Section**

The Royal-L. & L. & G. group has rearranged its Michigan territory, dividing the state into four districts each handled by a state agent for the entire fleet. Heretofore the Royal was represented by a state agent in Detroit, the Queen, Newark and American & Foreign by a state agent and special agent in Detroit, the Liverpool & London & Globe, Federal Union, Star and Anglo-American Underwriters by state agents in Jackson and Grand Rapids.

Arthur Baude, who has been state agent for the Queen, Newark and American & Foreign, is now state agent of the entire fleet for Wayne county, Martin Brown, who was state agent for the Royal, handles the fleet in ten counties of southeastern Michigan outside of the Detroit metropolitan area, with headquarters in Detroit. G. J. Erickson, who was state agent in Grand Rapids for the L. & L. & G. and its associated companies, has the fleet in the southwestern section, traveling out of that city, and H. F. Sirich of Detroit, who has been special agent for the Queen and associated companies, moves to Saginaw and will handle the northern part of the lower peninsula.

B. V. Legg of Jackson, veteran state agent of the L. & L. & G. and associated companies, has resigned. He served as president of the Michigan Fire Prevention Association 1930-31.

**Start 1935** out right by subscribing to the publications listed on the enclosed card. Check, sign and mail now!

### R. E. Hoskins Reelected Head

**Wisconsin Field Club, Bureau Company Organization, Holds Its Annual Meeting**

MILWAUKEE, Dec. 12.—R. E. Hoskins, Dodgeville, Wis., state agent Firemen's of Newark group, was reelected president of the Wisconsin Insurance Club, composed of field men of Western Insurance Bureau companies, at a meeting in Milwaukee. L. R. MacDonald, Milwaukee, Dubuque Fire & Marine, was reelected vice-president, and C. P. Hall, Milwaukee, Monarch Fire, was reelected secretary-treasurer. Executive committeemen are: I. E. Frey, Robert Wechselberg and H. E. Miller of the Firemen's group; C. R. Chapman, Milers National, and W. F. Parneman, Northwestern National. A new committee on public relations to represent the Western Bureau on matters pertaining to insurance on public property was established at the meeting. Members are Messrs. Hoskins, Chapman and Parneman and Carl Lofgren of Milwaukee, state agent of the Security of Iowa.

### Colorado Winter Meet Held

The Colorado Blue Goose held its winter party in Denver in the form of a stag dinner followed by vaudeville acts. The high light of the entertainment was when Wielder Floyd E. Brown and his wife performed mysterious tricks of legerdemain. There was a short business session following the dinner when some of the old timers spoke. J. B. Brown, Jr., of Brown & Henkel Adjustment Co., spoke as a charter member of the pond. Walter Kulp, manager of the Mountain States

Inspection Bureau, discussed Blue Goose group insurance. Eight goslings were initiated.

### West Virginia Annual Meeting

The annual meeting of the West Virginia Fire Underwriters Association will be held at the William Penn hotel, Pittsburgh, Jan. 9. R. M. Simmonds of the Royal group is president. F. J. Vaughan of the Phoenix of Hartford group is vice-president. The chairman of the executive committee is H. A. W. Happer of the America Fore.

### McAllister to Home Office

H. C. McAllister, special agent of the New Hampshire Fire and Granite State Fire in Connecticut and southwestern Massachusetts for 12 years, has been transferred to the home office to take charge of underwriting for southern New England. He is succeeded by A. W. Hardy, formerly in northern New England.

### Joins Norwich Union on Coast

K. C. Emslie has been appointed special agent of the Norwich Union for the south coast and San Joaquin valley territory in California, to succeed G. E. Davised, resigned.

### Farewell Party for Alair

W. E. Alair, who was recently transferred to Los Angeles by the Northern Assurance, was given a farewell party in Seattle by members of the Blue Goose and Special Agents Association.

### Paden Succeeds Lane

R. S. Paden has been appointed automobile special agent for the Home of New York in northern California. He succeeds R. S. Lane, resigned to enter local agency work.

**Gordon White** is opening a new agency, the Midwest Insurance Agencies, in the Insurance Exchange building, Kansas City, Mo.



# NORTH STAR INSURANCE COMPANY

*Reinsurance of Fire and Allied Lines*

90 JOHN STREET, NEW YORK

200 BUSH STREET, SAN FRANCISCO



## INSURANCE STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business Dec. 11, 1934

Stock	Par	Div. per Share	Bid	Asked
Aetna Cas.....	10	2.00*	55	57
Aetna Fire.....	10	1.60	43	45
Aetna Life.....	10	.10	18	19
Agricultural.....	25	2.60	63	65
Amer. Alliance..	10	1.00	21 1/2	22 1/2
Amer. Drug.....	25	2.50	43	50
Amer. Equit.....	5	...	21 1/2	22 1/2
American N. J..	2.50	.50	11 1/2	12 1/2
Amer. Re Ins....	10	2.50	49 1/2	51 1/2
Amer. Reserve..	10	1.00	22	23
Amer. Surety...	25	.50	30	32
Automobile, Conn.	10	1.00	23	25
Balt. Amer.....	2 1/2	...	4	5
Bank & Shippers	25	3.00	72	75
Boston.....	100	16.00	525	535
Camden Fire....	20	1.00	19 1/2	20 1/2
Carolina Fire...	10	1.00	23 1/2	24 1/2
Central Sur....	20	...	17	20
City, N. Y.....	100	10.00	190	200
Continental Cas.	5	.60	12	13
Continental Ins.	2.50	1.20	34 1/2	35 1/2
Crum & Foster,				
7% Pfd.....	100	7.00	102	106
Crum & Fos., "A"	10	.60	20	22
Crum & Fos., "B"	10	.60	20	22
Employ. Re Ins.	10	1.60	27	29
Excess.....	5	.50	14 1/2	15 1/2
Federal.....	10	2.50	73	75
Fidel. & Deposit	20	1.00	40	42
Fidel-Phenix...	2.50	1.20	34 1/2	35 1/2
Fire Assn.....	10	2.00	55	56
Fireman's Fund.	25	3.00	67 1/2	68 1/2
Fireman's F. Ind.	10	...	25	27
Firemen's.....	5	...	6	6 1/2
Franklin Fire...	5	1.05*	23	25
Georgia Home...	10	.50	23	25
Glens Falls.....	5	1.60	34	36
Globe & Rep....	5	...	9 1/2	10 1/2
Globe & Rutgers	25	...	34	36
Great American.	5	1.00	20	21 1/2
Great Amer. Ind.	10	...	5 1/2	6 1/2
Halifax Fire...	10	...	18 1/2	19 1/2
Hanover.....	10	1.60	35	37
Harmonia.....	10	1.00	22 1/2	23 1/2
Hartford Fire...	10	2.00	54	56
Hartf. St. Boiler.	10	2.60	70	73
Home F. & M....	10	2.00	31	33
Home Fire Sec..	10	...	3 1/2	4 1/2
Home, N. Y....	15	1.10*	27	28 1/2
Homestead.....	10	1.00	20	21
Import. & Exp...	10	...	5 1/2	7 1/2
Ins. Co. of N. A.	10	2.00	55	57
Knickerbocker..	5	...	9 1/2	10 1/2
Lincoln Fire...	5	...	3 1/2	4 1/2
Maryland Cas...	1	...	1 1/2	2
Mass. Bonding...	12.50	...	14	15
Mer. & Mfrs. F..	5	...	5 1/2	6 1/2
Mer. Fire, Com..	2 1/2	1.00	30	32
Mer. Fire, Pfd...	20	7.00	95	...
Monarch Fire...	10	...	6 1/2	7 1/2
Natl. Amer.....	50	1.00	26	30
National Cas....	10	...	6 1/2	7 1/2
National Fire...	10	2.00	56	57 1/2
National Liberty	2	2.25*	6 1/2	7 1/2
National Union.	20	1.00	118	120
New Amst. Cas..	5	40	6	6 1/2
New Brunswick.	10	1.00	25	27
New Century Cas.	50	...	18	21
N. Hampshire F..	10	1.60	43	45
New Jersey.....	20	1.20	36	38
New York Fire...	5	...	13	14
Northern, N. Y..	12 1/2	3.00	75	80
N. W. F. & M....	10	1.00	16	20
N. W. Nat. Cas..	2 1/2	...	6 1/2	7 1/2
N. W. Nat. Fire.	25	5.00	118	122
North River.....	2.50	.75*	22	23 1/2
Occidental.....	10	...	20 1/2	21
Ohio Casualty...	50	4.00	75	85
Pacific Fire....	25	3.00	83	87
Phila. Natl.....	10	.90	13 1/2	14 1/2
Phoenix, Conn..	10	2.00	70	73
Preferred Acc...	10	1.00	10 1/2	11 1/2
Prov. Wash.....	10	1.00	31	33
Rep. Fire, Tex...	10	.80	17	19
Rhode Island...	5	...	6	6
Rochester Amer.	10	1.00	19	21
Rossia.....	5	.40	9	10
Seaboard F. & M.	5	...	4 1/2	5 1/2
Seaboard Surety.	10	...	11	14
Security Ins....	...	1.40	32	34
Southern Fire...	10	1.75	22	24
Sprgfd. F. & M.	25	4.50	103	106
St. Paul F. & M.	25	6.00	174	177
Standard Acc...	20	...	7	10
Travelers.....	100	16.00	408	415
U. S. F. & G....	2	...	5 1/2	6
U. S. Fire.....	4	1.50*	43	45
Westchester...	2 1/2	1.00	28 1/2	30

\*Includes extra.

\*\*Paid so far this year.

### Named for 12th Term

S. W. Dorsey, Des Moines local agent, has been elected for his 17th term as secretary of the Kiwanis Club there.

### Coast Veteran Is Dead

Funeral services were held Tuesday in Oakland, Cal., for R. C. Medcraft, veteran fire insurance executive of San Francisco, who died in Los Angeles Saturday. Mr. Medcraft was in the business actively in San Francisco more than 45 years, going there from the head office of the old Imperial of London. He was a former general agent

and for many years assistant general agent of the Commercial Union. Since his retirement from that position he has been arbitrator for the Pacific Board.

### Maloney Is Hartford Speaker

HARTFORD, Dec. 12.—United States Senator F. T. Maloney of Meriden, a local agent of many years' experience, and president of the agency which bears his name, was the chief speaker at the meeting of the Two Hartfords Men's Club.

Expressing his confidence that we "are moving forward toward complete recovery," Senator Maloney sought to

allay fears that the administration at Washington may promulgate measures detrimental to the industry.

### "Standard's" New England Book

The Standard Publishing Company, 141 Milk street, Boston, has issued the 1934 edition of the "Standard Insurance Directory of New England." This gives a complete list of fire, marine, life, casualty and miscellaneous companies operating in the New England states with the names and locations of agents. It prints a list of local boards, associations and a list of brokers. The New England directory has long been recognized

as one of the standard reference works of the business.

### Auto Directors in Session

NEW YORK, Dec. 12.—Directors of the National Automobile Underwriters Association concluded this afternoon meetings held yesterday and today in the rooms of the National Board. Results of the labors of the staff committee which had been in session the latter part of last week were reviewed at length.

In addition to the regular quarterly dividend of 25 cents a share the **Providence Washington** has declared an extra dividend of 10 cents per share.

<b>THE LEXINGTON BANK &amp; TRUST CO.</b>	
No. <i>74</i>	NEW YORK <i>5/6</i> 193 <i>4</i>
PAY TO THE ORDER OF <i>John Smith</i> \$ <i>1500</i>	
<i>Fifteen Hundred + no</i> DOLLARS	
<i>Richard Doe</i>	

<b>THE LEXINGTON BANK &amp; TRUST CO.</b>	
NEW YORK <i>5/6</i> 193 <i>4</i>	
PAY TO THE ORDER OF <i>John Smith</i> \$ <i>1500</i>	
<i>Fifteen Hundred + no</i> DOLLARS	
<i>Richard Doe</i>	

## An expert knows the difference . . .

Two checks practically identical, signatures seemingly alike—but the keen eye of the banker accepts only one as authentic. In insurance it is much the same—policies look and read alike but the signature on one and the organization back of it are good as gold, and good for gold. • Expert insurance men know the difference in organizations back of the contracts they offer. They realize, too, that they have and maintain the respect and good will of their customers when they provide protection and service based on high quality—not whittled down to a price.



**HARTFORD FIRE  
INSURANCE COMPANY**  
HARTFORD • CONNECTICUT



## Plant

Wherever it came from, we like that hoary old fire insurance phrase, to "plant" an agency, or "plant" supplies. The phrase carries a meaning dear to us. We try to live up to it.

No farmer-planter expects to have a good crop just because he sows the seed. He knows it takes care, intelligence, understanding—in a word, service—to make the original planting bear much of anything.

So do we.

The  
**LONDON ASSURANCE**

The  
**MANHATTAN**

Fire and Marine Insurance Company

The  
**UNION FIRE**

Accident and General Insurance Company

99 JOHN STREET

NEW YORK

JOHN J. ZAGURY

157 Chambers St.  
New York N. Y.

11 Hilltop Place  
Montclair, N. J.

BArcley 7-8129

MOntclair 3-1644

P R I N T E R

Complete Printing Service  
including art work, engraving,  
binding and mailing  
for advertising campaigns

Direct Mail Advertising,  
literature and trade paper  
typography and plates for  
insurance companies

## NEWS OF THE COMPANIES

### Globe & Rutgers Back Again

Company Resumes Operations After  
Being Under Rehabilitation Since  
March of Last Year

The Globe & Rutgers Fire has completed all the formalities and is now actively entered in the insurance field. The final order releasing the company from the custody of Superintendent G. S. Van Schaick has been signed by Supreme Court Justice Alfred Frankenthaler. The Globe & Rutgers issued a statement praising the work of Superintendent Van Schaick and his department during the 20 months of rehabilitation and also commended the understanding and helpful attitude of Justice Frankenthaler, before whom all the rehabilitation proceedings have been held. H. E. Bilkey, executive vice-president, who has been in active charge of the rehabilitation work, praised the cooperative spirit.

The Globe & Rutgers is expediting the procedure necessary to initiating payment of claims under the plan of rehabilitation. There are in excess of 300,000 claims in all parts of the world, which must be met and the task is of gigantic proportions which will take some time to accomplish. Detailed plans for this procedure will be announced later.

F. A. Hubbard, recently elected president of the Globe & Rutgers, is at his office, having largely recovered from the effects of the automobile accident suffered shortly after his arrival in New York from Ft. Myers, Fla. He is busy planning for the active reentry of the company into the underwriting field which will probably be early in the year. Much preliminary work remains to be done.

Under the new administration the Globe & Rutgers will operate on strictly orthodox lines. Mr. Hubbard's entire insurance training having been in that tradition. Admission will be sought to most of the states and membership applied for in each of the regional governing bodies.

Departmental offices will likely be established on the Pacific Coast although whether branches or general agencies will be appointed elsewhere has not been determined. The selection of a headquarters and field staff will be made later.

The Globe & Rutgers' rehabilitation period was started March 24, 1933. It is understood that the Globe & Rutgers sold a number of securities at very good prices when the United States went off the gold standard. Owing to the upward trend of market prices, the period of rehabilitation was extended from time to time. The New York insurance department deposited to the credit of the company in the Central Hanover Bank & Trust Co., \$6,000,000 and Superintendent Van Schaick is to set aside \$250,000 to cover any liabilities or expenses which may have been incurred during the rehabilitation period.

Under the order the court maintains jurisdiction until further notice to enforce the rights of creditors and to determine the amount of compensation to be paid by the company to counsel in the action. The order states that the face value of the resources is \$61,000,000, the market value being \$21,000,000.

### Adolph Reutlinger Heads Liberty Fire of Louisville

LOUISVILLE, Dec. 12.—Adolph Reutlinger has been elected president of the Liberty Fire, of which he had been vice-president for four years and acting president since the resignation some months ago of J. E. Huhn, former president of that institution and of the Lib-

erty Bank & Trust Co., with which it is affiliated.

Mr. Reutlinger has been an important factor in insurance in Louisville for a number of years. For a time he was a partner of E. J. Miller in the Reutlinger & Miller agency, later Reutlinger & Stith and finally Reutlinger & Co., prior to its merger with the Liberty Fire, at which time he became vice-president of that company and really in active charge of its business. The transfer also included the Ben Franklin Fire, of which he was president and which he formed, now owned by the Liberty.

Mr. Reutlinger handled the insurance of the old Burley Tobacco Growers Cooperative Association and also the western Kentucky dark pool's tobacco. At that time he operated a branch office in Lexington to handle the pool's business. Reutlinger & Co. operated a general agency, covering the entire state and with its own field men.

### Seattle Companies Examined

SEATTLE, Dec. 12.—Examination of the Northwestern Mutual Fire and the Northwest Casualty by the Washington department as of June 30, 1934, gives the fire company assets of \$4,821,711, surplus \$1,241,644, a gain for investments amounted \$280,609 and from underwriting \$1,396,346. It paid \$1,274,956 to policyholders as dividends.

The Northwest Casualty had assets of \$1,113,334, surplus \$279,372, underwriting \$50,510, gain from investments \$54,579, dividends paid to stockholders \$30,000, gain in surplus \$75,090.

### Sets Date for Objectors

The circuit court of Cook County has set Dec. 27 as the deadline for filing objections to the bids that have been submitted for purchase of the 15,000 shares of stock in the Iowa National Fire, which are held by the receiver of the Fire Insurance Company of Chicago. After that, a date will be set for a hearing. There have been two bids submitted, one for \$7 a share by F. C. Harvey of Kansas City and the other for \$3 a share by Ray B. DuBoc of Fort Scott, Kan.

### Eagle Star to Increase Capital

The Eagle Star & British Dominions will increase its capital to £5,067,868, which amounts to \$25,329,340, by the creation of 1,000,000 4-percent second accumulative preference shares.

### Receiver for Transport Mutual

Howard Jones was appointed receiver of the Transport Mutual of Indianapolis, following which the company filed a pleading with the supreme court to have the receivership set aside.

### St. Louis F. & M. Gains

The St. Louis Fire & Marine the first nine months received gross premiums of \$412,626 compared with \$259,973 last year. Earned premiums increased from \$101,534 to \$140,520, or 28 percent. The paid and incurred loss ratio dropped from 36 percent to 33 percent.

### Merge With Provident Assurance

Consolidation of the Trans-Canada and British Colonial Fire with the Provident Assurance was approved at a meeting of shareholders in Montreal.

### Miscellaneous Company Notes

The Pacific National Fire has been licensed in Michigan.

The French Union & Universal and Washington Assurance have been licensed in New Jersey.

The French Union & Universal has been licensed in Ohio. O. M. Heffner, 416 Huntington Bank building, Columbus, is state agent.



## Rural Fire Protectionists Hold Meeting in Chicago

ANNUAL LOSS IS 100 MILLION

Much Educational Work Is Being Done  
in the Way of Reducing  
Farm Waste

At the meeting of the agricultural committee of the National Fire Protection Association in Chicago, the members felt that the figure of \$100,000,000 annual fire losses in rural territory that had been set for the last few years, was being maintained. When the approximate fire loss in agricultural territory was reached in 1931 and set at \$100,000,000, the committee, after gathering all the information it could the next year, thought there had been an increase of from 10 to 15 percent in the fire waste. Last year, however, when the committee met, it returned to the \$100,000,000 mark. This year in fixing the figure again, the statement is made that the committee observed a trend downward. The most intelligent observers feel that this is perhaps due to federal relief funds that have been distributed among the farmers. This has tended to ease the situation and perhaps reduce the moral hazard.

Dr. D. J. Price of Washington of the Department of Agriculture is chairman of the committee; H. E. Roethe of the same department is secretary. V. L. Valgren, senior agricultural economist of the agricultural department, was present.

### Ira D. Goss Presided

In the afternoon of the same day, Ira D. Goss, farm manager of the America Fore, chairman of the agricultural committee of the National Fire Waste Council of the U. S. Chamber of Commerce, presided over its deliberations, it being a joint meeting of the two committees.

While much work has been done along fire protection lines in the cities and towns, very little had been done in the rural areas until about 10 years ago. It has only been within the last five years that really intensive effort has been set forth and the work of various organizations has been coordinated. Mr. Goss and his committee have been able to secure the cooperation of a number of institutions, committees, associations and individual companies, both stock and mutual. The work is largely educational. This is being done through the daily and weekly newspapers, farm journals, public schools, radio, moving pictures, direct mail, etc. Then it has enlisted the support of the agricultural colleges, the rural Boy Scouts, 4-H clubs, county farm agents, agricultural organizations, federal banks, local agents' associations, agricultural engineers, special agents' organizations, manufacturers of agricultural equipment and supplies, and the like.

### Reports Given at Meeting

Among the reports given before the agricultural committee of the N. F. W. C., were A. L. Gale of the advertising agency of Gale & Peitsch, Chicago; Wallace Rogers of Chicago, representing Campbell-Ewald of Detroit, advertising agency; C. H. Vincent, national director of the rural boy scouts; Prof. Henry Giese of the Iowa Agricultural College at Ames; Harry P. Cooper of Indianapolis, secretary National Association of Mutual Fire Insurance Companies; R. E. Verner of Chicago, manager fire prevention department Western Actuarial Bureau; W. D. James of Fort Atkinson, Wis., president of the James Manufacturing Company; E. N. Hopkins, Meredith Publications at Des Moines; C. E. Parks of Chicago, farm manager National Fire of Hartford; W. E. Grips, director of agriculture Na-

tional Broadcasting Company; C. R. Welborn, Underwriters Laboratories; Fire Marshal J. W. Strohm of Iowa; D. C. Campbell, in charge of the credit department in the western office of the America Fore companies, and G. F. Stergerwalt, Portland Cement Association.

## Merchandise and Fixture Form Is Being Revised

The so-called merchandise and fixture form with provisional amount of insurance, which was promulgated some time ago in the west, is now in process

of revision. Certain difficulties have been encountered in practical application and some experts say it is ambiguous in certain respects.

The December dinner-meeting of the New Jersey Field Club will be omitted. The annual meeting and election of officers will take place next month.

# CAPACITY—

for properly assuming risks of virtually any size or nature is a characteristic of the Pearl-American companies and is an important aid to our agents in obtaining new business. To other agents who are interested in going after business with added momentum, we will be glad to forward details of the Pearl-American plan.



## PEARL-AMERICAN FLEET

PEARL ASSURANCE CO., LTD., UNITED STATES BRANCH  
EUREKA-SECURITY FIRE & MARINE INSURANCE CO.  
MONARCH FIRE INSURANCE COMPANY

### GENERAL OFFICES:

4300 EUCLID AVENUE, CLEVELAND, OHIO



# COLORADO

*"Mountains Yielding Minerals"*

From the plains of the middle west suddenly there rise mountains as beautiful and vast as the Alps. The "Rockies" are more than mountains—they conceal huge deposits of gold, silver, lead and other minerals. An important mining state, Colorado is noted as well for the fine vegetables and fruits raised in its mountain valleys—for its ranch lands.

National parks, and industries—enterprising cities and mountainous cliffs—these are Colorado's natural and man-built heritages, standing side by side.

Anyone in Colorado or in the other states served by this company may secure information about our service by addressing a request to

**RITTER-MONAGHAN**  
GENERAL AGENTS

955-58 Gas & Electric Building  
Denver, Colorado

## KANSAS CITY FIRE & MARINE INSURANCE COMPANY

*"Over-night by mail and rail to all agents of the middle-west."*

Home Office:  
17th Fl. Federal Reserve Bank Bldg.  
Kansas City, Mo.

Chicago Office:  
Insurance Exchange  
Chicago, Ill.

Managed by  
R. B. Jones & Sons Inc., Kansas City

## PROVIDENT FIRE INS. CO.

Fire and Automobile Lines

## ROYAL EXCHANGE

ASSURANCE

**CAR and GENERAL**  
INSURANCE CORPORATION, LTD.

Automobile, Liability and Plate Glass

111 John Street

NEW YORK

● Get your own personal subscription to The National Underwriter by mailing the enclosed card right now.

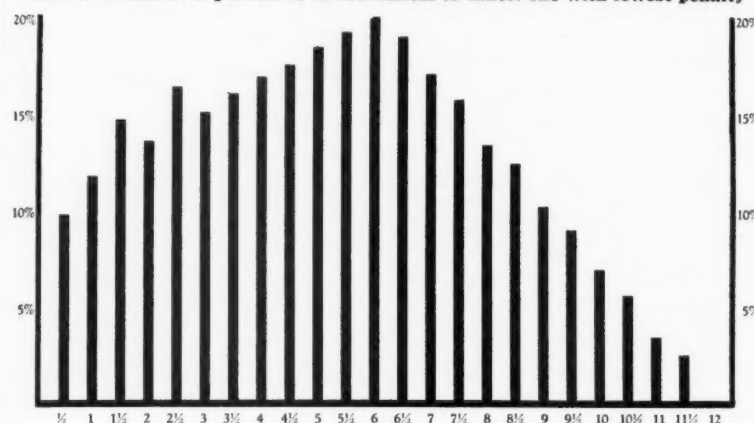
Send 9 cents in stamps for sample copy of

**The Accident & Health Review**  
The only exclusive accident and health paper published.

Address your inquiry to A-1946  
Insurance Exchange, Chicago

## Economy Cancellation Chart for Assured

Percentage of annual premium in short rate over pro rata cancellation. Where there is a choice of policies it is economical to cancel one with lowest penalty



(Number of Months in Force)—Copyright 1934 Goddard & Co.

Goddard & Co., Chicago agents, have reduced to a graph the figures recently worked out by Walter L. Kraeckmann of that office, showing the penalty of short rate over pro rata on premiums when one-year policies are cancelled. In the event of short rate cancellation of annual policies involving a choice between policies of varied maturity dates, the chart shows instantly and definitely which policies should be cancelled to keep the money penalty at a minimum. For example, the penalty peak is reached when policies have been in force six months.

Most insurance men take it for granted that the oldest policies should be chosen for cancellation, on the theory that the penalty is less at the later dates. This is true as far as the percentage to earned premium is con-

cerned. The penalty of short rates over pro rata on a one-day cancellation is about 700 percent of the pro rata earned premium. This dwindles to about 200 percent of the earned premium on the 15th day and 150 percent the 30th day. It continues to dwindle until there is practically no penalty toward the end of the annual term.

However, the penalty in money and hence the penalty expressed in percentage of the annual premium, grows steadily until the half year period when it declines steadily and rapidly.

The graph was worked out on a short rate table of the Western Underwriters Association but for general purposes it will be found to follow closely all annual short rate tables. It is of use only when there is a choice of policies to be cancelled.

## Commissioners Give Marine Uniform Definition a Boost

Those who have at heart the uniform definition of marine writing powers are hoping that the boost that was given that instrument at the meeting of the National Convention of Insurance Commissioners in St. Petersburg will have the effect of bringing into line those states which have not adopted the definition and those which have adopted it but subsequently approved modifications. They were disappointed, however, that Nebraska last Saturday rescinded the definition.

The following statement was approved by the commissioners:

"Your committee reports that the action of this convention last year in adopting the nationwide definition and interpretation of the insuring powers of marine and transportation underwriters has produced gratifying results. Thirty-two states have already adopted it in full or in substance.

"The bitterness and conflict that had existed among companies and agents in these states due to the aggressiveness of marine and transportation underwriters has subsided. Chaos has given place to the orderly processes of the joint committee on interpretation and complaint, which distributes information on mooted questions under the convention and modified state definitions. The fire, marine and casualty underwriters constituting the joint committee are deserving of the thanks of this convention for their services in carrying out its recommendations.

"To the following states which have not yet adopted the convention definition, we appeal for an early consideration of the subject: Arizona, Colorado, Iowa, Kansas, Minnesota, Missouri, Montana, Nevada, New Mexico, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, Utah and Wisconsin.

"Your committee urges that all state

## Pennsylvania Commissioner Post Is Sought by Many

PHILADELPHIA, Dec. 12.—Two weeks ago it was a foregone conclusion that Colley Baker would be Pennsylvania insurance commissioner, but it is understood he has now declined to serve.

A good many insurance people here take it for granted now that E. S. Josephs, Harrisburg agent, will get the job.

Another candidate is Frank M. Speakman, actuary, accountant and insurance examiner.

The political reporters pick Guy Swope who is Democratic chairman of Dauphin county. There appears to be considerable fight among the various Democratic factions for the privilege of naming the commissioner and Gov. Earle may be holding off naming his man in order to give the factions a chance to get together on a compromise.

departments take advantage of the services of the joint committee on interpretation and complaint before ruling on doubtful marine or transportation insurance problems, or modifying the convention definition. This committee is well equipped to furnish valuable data on such matters."

## Finance Concern Deal

The Commercial Credit Company, in which the Chrysler Corporation has purchased "substantial common stock interest," has long handled instalment sales of Chrysler products as well as the Packard and Hupmobile lines.

The Kenneth L. Moore Co., Detroit, is taking over the former Worner & Moore agency. K. L. Moore is president, T. R. Jeffs, vice-president and secretary and D. C. McGann, vice-president and treasurer. The agency will also maintain a branch office in Grosse Pointe.

## Questionnaire of Credit Men on Insurance Broad

### ASKS FOR IMPORTANT FACTS

#### Real Survey of Insurance Situation in Blank Being Sent Out to Members

Questionnaires on insurance practices are being sent out by the National Association of Credit Men. The survey blanks are quite elaborate and deal with 32 different kinds of insurance with many general questions. Eight questions are arranged in columns, with the kinds of insurance on the side, so that the insured can simply check the column.

The column headings are: (1) We carry these kinds of insurance; (2) attempts have been made to sell us these but we do not carry them; (3) these we insist that our customers carry; (4) these we suggest that our customers carry; (5) these are all in mutual companies; (6) these are partly in mutual companies; (7) these have been changed from mutual to stock in last 3 years; (8) these have been changed from stock to mutual in last 3 years.

The kinds of insurance listed are the following: Fire insurance; general or reporting cover fire insurance on merchandise at several locations; windstorm insurance; use and occupancy; profits or commissions insurance; rents or rental value insurance; sprinkler leakage insurance; explosion insurance; riot, strike and civil commotion insurance; rail shipment insurance; truck shipment insurance; parcel post insurance; salesmen's samples insurance; salesmen's auto fire and theft; salesmen's auto collision; salesmen's auto public liability and property damage insurance; truck fire and theft; truck collision; truck public liability and property damage; non-ownership auto public liability; boiler or machinery insurance; compensation or employers liability; robbery, burglary or hold-up; forgery or check alteration;

### New Manager



T. G. DAHL

T. G. Dahl of Chicago, the new manager of the hail department in the western office of the Great American group, started his career in a bank in Minnesota. He has had insurance experience in the field and later became assistant manager of the hail department at Chicago under the late John Peterson. He is regarded as a young man of fine ability.

individual fidelity bond; schedule fidelity or blanket bond; partnership or business life insurance; group life; group retirement annuities; group disability; salary deduction or salary allotment life insurance plan.

Other questions are: (9) How much, approximately, does your firm pay each year for insurance? (10) Is your insurance written by (or placed through) one agent or broker, two agents or brokers, more than two; (11) has an insurance agent or broker, in the last two years, made a complete survey or audit of your insurance hazards and policies, including inspecting your premises for the purpose of reducing the fire and accident risk, and reviewing all your policies for errors or omissions?

#### Questions Regarding Survey

(12) If you answered yes to question 11, did the survey result in: Any rate reduction, any rate increase, a decrease in the amount of your insurance, an increase in the amount of your insurance, the adding of additional kinds of insurance, a reduction in the number of kinds of insurance, valuable corrections in your insurance? (13) If you answered no to question 11, would you like to have such a survey made, without cost or obligation?

(14) Does the building you occupy

(or any of them) have a sprinkler system; (15) do you have salesmen who drive cars you own; (16) do your employees drive their own cars on company business; (17) do you own or operate any trucks; (18) do you ship by rail, truck, mail; (19) do you have salesmen who carry samples; (20) do you store merchandise at more than four different locations; (21) do you own manufacturing machinery or a heating or power boiler; (22) do you buy your company's insurance, if not, what is title of officer who does; (23) is your business that of wholesaler, jobber, or distributor (not retail), manufacturer, producer, or processor, if other business, what; (24) number of employees; city, state.

The questions are highly important and well selected. The replies would probably be worth a large sum to any insurance agent or broker.

#### Baltimore Society's Courses

BALTIMORE, Dec. 12.—The Insurance Society of Baltimore has closed the first semester of its courses in surety, casualty, inland marine and fire. The second semester will start in January. Albert Roloson is general chairman; S. C. Hopper, chairman of the fire branch; G. B. Groves, casualty; W. L.

Landford, surety, and W. H. Leonhardt, inland marine.

#### Virginia Rate Raises Up

RICHMOND, Dec. 12.—A hearing on a proposal to increase fire and theft rates on certain makes and models of automobiles in Virginia is to be held by the corporation commission Jan. 3. The new schedules call for increases of from 5 to 40 cents in fire rates and 5 to 15 cents in theft rates.

#### Erie Conditions Satisfactory

The National Fire Protection Association engineers state that their annual survey of Erie, Pa., shows conditions very satisfactory. A dwelling house inspection campaign has been carried out successfully. There is much civic interest in fire prevention. Erie has enjoyed a low fire loss record for the last several years.

#### Miscellaneous Notes

B. W. Plage, 61, president of Plage & Evilsizer, Kansas City, Mo., died there of heart disease.

The Horvine Insurance Service, Baltimore Life building, Baltimore, has been incorporated by Dawson Horvine, R. S. Jett and Alvey Horvine, Jr.

## NEW YEARS *and* NEW DOLLARS

Resolve now to make the coming New Year mean more New Dollars for you than ever before. The "Springfield Group" will help you realize this resolution.

To do so we will intensify our unusually effective series of monthly sales campaigns featuring timely coverages.

If you would definitely increase your commission income during 1935, resolve to take full advantage of our suggestions and make good use of our business building material.

*Watch this publication next month for the first  
of "Springfield Group Spotlights for 1935."*



THE SPRINGFIELD GROUP OF FIRE INSURANCE COMPANIES

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Chartered 1849 Cash Capital, \$5,000,000.00

SPRINGFIELD, MASSACHUSETTS

GEORGE Q. BULKLEY, President

Harding & Lininger, Mgrs., Chicago. John C. Dornis, Mgr., San Francisco. W. E. Findlay, Mgr., Montreal

CONSTITUTION DEPARTMENT, Springfield, Massachusetts

SENTINEL FIRE INSURANCE COMPANY, Springfield, Massachusetts

MICHIGAN FIRE & MARINE INSURANCE COMPANY, Detroit, Michigan

NEW ENGLAND FIRE INSURANCE COMPANY, Pittsfield, Massachusetts





## FIRE ASSOCIATION OF PHILADELPHIA

ESTABLISHED 1817

## LUMBERMEN'S INSURANCE COMPANY

ESTABLISHED 1873

## THE RELIANCE INSURANCE COMPANY

ESTABLISHED 1841

## PHILADELPHIA NATIONAL INSURANCE COMPANY

ESTABLISHED 1928

### HEAD OFFICES

Fourth and Walnut Streets  
Philadelphia

### DEPARTMENTAL OFFICES

Chicago      Atlanta      San Francisco      Dallas  
Toronto      New York

### OCEAN AND INLAND MARINE DEPARTMENTS

Appleton & Cox, Inc., Attorney  
8 South William Street      New York City

Service Offices or General Agencies in all Principal Cities

FRANK J. BUCHER, President      WM. F. KRAMER, Secretary

Organized 1865

THE

## Reliable Fire Insurance Co.

DAYTON, OHIO

Surplus to Policyholders \$988,081

An independent Ohio Company with a record of more than  
68 years of honorable dealing with Agents and Assureds

## National Inspection Company

Incorporated 1903

This corporation reports on the underwriting aspects of heavy manufacturing and mercantile properties throughout the following states:

Michigan  
Wisconsin  
Minnesota  
Ohio

Indiana  
Illinois  
Iowa  
Nebraska  
Missouri

Kansas  
Kentucky  
Tennessee  
Oklahoma  
West Virginia

Managed by

J. G. Hubbell

H. B. Chrissinger  
179 West Adams St., Chicago, Ill.

R. L. Thiele

## Glimpses of Commissioners' Sunshine Meet

Commissioner Boney of North Carolina was elected president of the National Convention of Insurance Commissioners in St. Petersburg on his birthday. He was thus the recipient of double hand shakes on all sides.

The commissioners were entertained at dinner one evening by the American Central Life of Indianapolis. The company was represented by President H. M. Woollen, Vice-president Harry R. Wilson and Actuary Wendell P. Coler.

Among those attending the convention was United States Senator Hebert of Rhode Island. He was formerly insurance commissioner of his state. He has been attorney for the factory mutual fire insurance companies for some time.

W. H. Bennett, secretary of the National Association of Insurance Agents, motored to Jacksonville after the convention with Clifford A. Payne, well known local agent of Jacksonville. On Saturday there was a luncheon of the Jacksonville local board and Mr. Bennett gave a talk. Mr. Payne was in St. Petersburg for a meeting of the directors of the Florida Local Underwriters Association.

Among those who took the boat for Havana after the convention was Commissioner U. A. Gentry of Arkansas. He was one of three bridegrooms among the commissioners. The others were Superintendent Warner of Ohio and Commissioner Sullivan of the state of Washington. Mr. Sullivan received word in St. Petersburg that his mother-in-law had died suddenly. He remained in St. Petersburg on Monday to see that the executive committee decided to hold the 1935 annual meeting in Seattle. Then he left that night with Mrs. Sullivan for Seattle.

Vice-president E. J. Perrin, Jr. of the Automobile of Hartford, and R. E. Hall assistant counsel of the Aetna Life, went to Miami Beach together for the week end after the convention.

A. V. Gruhn, manager of the American Mutual Alliance, and Mrs. Gruhn, had as passengers in their automobile from Chicago Commissioner Brown of Minnesota and Mrs. Brown.

One of the liveliest headquarters, where all were welcome, was that conducted by John R. Dumont, manager Interstate Underwriters Board, Lamar Hill, counsel America Fore companies, Orville Davies of the General Exchange, and David Broderick of Detroit.

About the only organized entertainment during the convention was the motorecade following adjournment of the convention the final day. Enough people to fill about eight cars made the trip, but most of the conventioners scattered through various parts of Florida and to Havana for the week end.

Because of the distractions of Florida life and the fact that the conventioners were divided between two hotels, it was found difficult to get the commissioners together for the general sessions and committee meetings. A number of committee sessions had to be postponed and an executive session of the entire convention which was scheduled for one afternoon was put over until evening when it was seen that most of the commissioners were disappearing to the golf links and to the beaches.

Three former fire insurance executives who are retired and reside in Babson Park, Fla., motored to St. Petersburg to fraternize with their friends among the conventioners. They were John F. Stafford, formerly western manager of the Sun, Fred W. Bowers, former vice president of the Connecticut Fire, and Hugh Loudon, former United States manager of the Liverpool & London & Globe.

W. P. Robertson, associate western manager of the North America, who was attending the convention, motored back to Babson Park with them to spend the week-end after the convention.

Among the executives of Florida companies present were Walter L. Hays of the American Fire & Casualty of Orlando; L. W. Baynard, president of the

Sun Industrial of St. Petersburg; J. R. Anthony, secretary, and L. C. Cortright, vice-president of the Peninsular Life of Jacksonville, and Sumter L. Lowry, chairman of the Gulf Life of Jacksonville.

L. A. Harris, president, and Otto Patterson, vice-president of the American Automobile, chartered a boat at St. Petersburg and entertained friends on fishing trips. They chartered an airplane to make the trip from St. Petersburg to Jacksonville on their return.

Albert H. Roberts, assistant Florida insurance commissioner, was most gracious in looking after the welfare of the conventioners. He is an old timer in the department and has a wide acquaintance.

The Southeastern Underwriters Association was represented by Manager W. F. Dunbar and Secretary Joseph S. Raine. Mr. Dunbar was accompanied by Mrs. Dunbar.

Commissioner Smith of Utah was lionized at the convention. He made a great impression in his discussion of the question of curbing operations of unlicensed companies and he was personally most popular. He was nominated for a position on the executive committee when Commissioner Olsness of North Dakota declined reelection. Superintendent Van Schaick of New York, in making the nomination, said he had been greatly impressed by Mr. Smith.

Resolutions in honor of the memory of the late C. D. Livingston of Michigan and Charles F. Armstrong of Pennsylvania were adopted.

Among the fire insurance men on hand was Vice President John R. Barry of the Corroon & Reynolds group who was accompanied by Mrs. Barry.

Commissioner Marshall of the District of Columbia and Deputy Commissioner Irons of Georgia went off together for the weekend in Florida.

Deputy Commissioner Ray T. Nelson and Actuary R. R. Haffner of the Illinois insurance department motored to St. Petersburg with their wives. On their return, they stopped in Palm Beach.

Commissioner Boney was nominated for president by Deputy Commissioner Gough of New Jersey. Commissioner Dunham of Connecticut nominated G. S. Van Schaick of New York for first vice president. This caused a chuckle because Col. Dunham and Mr. Van Schaick are often in controversy over affairs of the convention. Mr. Van Schaick nominated Brown of Massachusetts for second vice-president. Commissioner Dunham nominated Jess G. Read of Oklahoma for reelection as secretary. Bowles of Virginia nominated Gough for chairman of the executive committee. All of the newly elected officers were called on for remarks and to the delight of everyone they all were very brief.

## Ohio Association Outlines Mid-Winter Conference Plan

The Ohio Association of Insurance Agents will hold a mid-winter conference for presidents and secretaries of city and county associations in Columbus, Jan. 23-24.

The board of trustees of the state association will meet Jan. 23 at 3:30 p. m. with a stag party buffet supper for city and county board officers, members of the state board and any agents who desire to come at 9:30 p. m.

The program for Jan. 24 follows:

9 a. m.—Conference session on the legislative work of the state association, in charge of its legislative committee.

10:45 a. m.—Address and one-act play on "Salesmanship," by Charles E. Freeman, business promotion manager Springfield Fire & Marine.

12:15 p. m.—Luncheon. Addresses by Robert L. Bowen of Cleveland, newly appointed insurance superintendent of Ohio, and R. E. Vernor, manager fire prevention department Western Actuarial Bureau.

2 p. m.—Closing conference on casualty insurance.



## Eastern States Activities

### Will Have Rochester Meeting

New York Local Agents Association Prepares Program for the Regional Gathering

At the forthcoming regional convention of the New York State Association of Local Agents at Rochester next Friday, Insurance Superintendent Van Schaick will be the chief speaker. Another man on the program is Assistant Secretary C. W. Johnson of the North America. He is an expert on rating matters and was formerly connected with the New York state sprinklered risk department. Mr. Van Schaick will speak at the dinner in the evening. Rochester is his old home. The subjects up for discussion are as follows:

1. Monopolistic state fund proposed:
- (a) workmen's compensation insurance;
- (b) automobile liability insurance.

What is the next legislature going to do?

2. Non-stock and cut-rate competition. What are the best methods of meeting same?

3. Recovering insurance on financed automobiles. How can we get it back?

4. Farm underwriting. What are the latest developments?

5. Modern production methods for the up-to-date insurance agency; increasing
- (a) fire, (b) casualty insurance.

### Hook Heads Rochester Board

ROCHESTER, N. Y., Dec. 12.—Thomas A. Sharp has retired as president of the Underwriters Board of Rochester, following four years in that office, and will be succeeded Jan. 1 by L. C. Hook. J. H. Farrell becomes vice-president; R. M. Markin, treasurer, and Louis Hawes continues as secretary.

New directors are S. H. Peacock, M. T. Slade, F. W. Townsend, R. E. Friedrich and B. P. Mills.

### Robbins Succeeds Cairns

G. B. Robbins has been appointed resident adjuster at Worcester, Mass., for the Fire Companies Adjustment Bureau. He succeeds A. A. Cairns, who recently joined the Hartford Fire in San Francisco. Mr. Robbins entered the business in 1926 with the General Adjustment Bureau. He became senior adjuster at the White Plains, N. Y., office and earlier this year was transferred to Boston.

The Worcester office continues under the supervision of District Superintendent E. F. Rath.

### Rochester Agency's Move

The James Johnston Agency of Rochester, N. Y., one of the oldest in the city, has resigned all its fire companies except the Home of New York. The companies resigned are the City of New York, New York Underwriters, Norwich Union, Queen, Royal, United States Fire and Westchester. It has the Eagle Indemnity and American Surety.

### Open New Life Department

Alexander & Alexander of Baltimore, have set up a life insurance department in their organization. The life business is wholly on a brokerage basis at present. P. W. Ness is manager of the department.

### Chester, Pa., Agency 30 Years Old

The Lear & Worrlow agency, Chester, Pa., is celebrating its 30th anniversary. Among the companies represented throughout that period are the National Union, Westchester, Boston, Farmers of York and Royal Exchange.

## Florida Agents Discuss Entertaining National Body

A meeting of the officers and directors of the Florida Local Underwriters Association was held at St. Petersburg last week while the meeting of the National Convention of Insurance Commissioners was in session there. All directors were present except L. P. McCord of Jacksonville.

Further plans were made for the mid-year meeting of the National Association of Insurance Agents at Miami should the executive committee of the National association vote to hold its gathering in that city.

The board discussed at length the question of employing a full time, paid secretary and decided to secure the services of a competent man for a trial period of three months, beginning Jan. 1. His headquarters will be in Tallahassee.

The annual meeting of the Florida association will be held in Miami in March if the National association decides to go there for its mid-year meeting.

President Payne H. Midyette of the Florida association presided.

### AUGUSTA'S BID WITHDRAWN

The invitation to the National Association of Insurance Agents to hold its mid-year meeting in Augusta, Ga., has been withdrawn by Scott Nixon of that city on the ground that the resort season would interfere with proper hotel accommodations. Thus it is practically assured that the National association will go to Miami.

## Commissioners Ask Unitary Control Over Liquidations

Among the resolutions adopted by the National Convention of Insurance Commissioners in St. Petersburg, was one urging legislation whereunder the authority of state officials and "appropriate" courts would be extended so as to provide "unitary" control of rehabilitations and liquidations. By "appropriate" the resolution means federal courts. Below is presented the text of the resolution:

"Whereas, the present methods of liquidating or rehabilitating insurers doing business in more than one state require strengthening; and,

### Unitary Control Best

"Whereas, past experience has demonstrated that policyholders of, and claimants against, such insurers will best be protected through unitary control of liquidations or rehabilitations by the appropriate insurance commission of commissioners; and,

"Whereas, although the institution of insurance is rapidly approaching a state of stabilization and there is ample reason to believe that the period of extensive liquidation or rehabilitation has been passed, it is desirable to have available adequate machinery to meet emergencies that may arise in the future; now, therefore, be it

"Resolved, that the National Convention of Insurance Commissioners urges the enactment into law of the necessary statute or statutes whereby such unitary control of liquidation or rehabilitations may be effected by extending the authority and control of the appropriate insurance commissioner or commissioners and the appropriate court or courts; and be it further

"Resolved, that the president of the convention is hereby authorized to appoint a special committee of five members to frame such necessary statute or statutes and take all necessary steps to accomplish the passage thereof."

### Fire Department Instructors Rally

The seventh annual fire department instructors' conference will be held at Memphis, Jan. 8-10. It is composed of inspection bureau instructors, selected

fire department drill masters, chiefs, educational authorities and others interested in the development of modern firemanship.

### No Further Discussion Held

There has been no recent meeting of the joint committee consisting of three Chicago local agents and three man-

agers, members of the Western Underwriters Association on the subject of separation. O. E. Aleshire, chairman of the local agents' committee, went on a sojourn to Hot Springs, Ark., and on his return was taken ill and is confined to his home. Therefore the wheels have stopped running for the time being.

# 10 YEARS

OF SERVICE IS THE PROUD  
RECORD OF THE YORKSHIRE  
INSURANCE COMPANY. YEARS  
OF EXPERIENCE ASSURE  
SOUND POLICIES — CON-  
SERVATIVE YET PRO-  
GRESSIVE MANAGEMENT  
— ASSETS BEYOND THE  
COMPANY'S UNQUESTIONED  
FINANCIAL STRENGTH

*Will Wrightem*  
FIELD CORRESPONDENT

**THE YORKSHIRE**  
INSURANCE CO. LTD.

**LONDON & PROVINCIAL**  
MARINE & GENERAL INS. CO. LTD.

**SEA BOARD**  
FIRE & MARINE AND THE

**YORKSHIRE**  
INDEMNITY CO. OF N.Y.

**90 JOHN STREET, NEW YORK, N. Y.**

## FIRE REINSURANCE TREATIES

**Eagle Fire Insurance Company**  
(NEW JERSEY)

**Baltica Insurance Co., Ltd.**  
(DENMARK)

Franklin W. Fort

Thomas B. Donaldson

18 WASHINGTON PLACE, NEWARK, N. J.

## THE NATIONAL UNDERWRITER

Published every Thursday

By THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York  
PUBLICATION OFFICE, A1946 Insurance Exchange, CHICAGO. Telephone Wabash 2704  
E. J. WOHLGEMUTH, President  
HOWARD J. BURRIDGE, Vice-Pres.-Gen. Mgr.  
JOHN F. WOHLGEMUTH, Secretary

Associate Managers:  
W. A. SCANLON G. C. RORDING  
O. E. SCHWARTZ

**CINCINNATI OFFICE**  
420 E. Fourth St., Tel. Parkway 2140  
LOUIS H. MARTIN, Manager  
CURTIS C. CROCKER, Mgr., Handhook Dept.

**NEW YORK OFFICE**  
1800-125 William St., Tel. Beekman 3-9558

EDITORIAL DEPT.  
GEORGE A. WATSON, Associate Editor  
E. B. MITCHELL, Assistant Editor

BUSINESS DEPT.  
NORA VINCENT PAUL, Vice-President  
W. J. SMYTH, Resident Manager



**HARTFORD OFFICE**  
Room 802, 18 Asylum St.  
Telephone 7-1227

RALPH E. RICHMAN, Manager

**PHILADELPHIA OFFICE**  
1127 Fidelity-Philadelphia Bldg., Tel. Pen 2706, HARRY C. MOUNTAIN, Resident Manager

Subscription Price \$4.00 a year; In Canada, \$6.50 a year. Single Copies 20 cents. In Combination with Life Insurance Edition, \$5.50 a year; Canada, \$10.50. Entered as Second-class Matter April 25, 1911, at Post Office at Chicago, Ill., Under Act, March 3, 1879.

C. M. CARTWRIGHT, Managing Editor  
LEVERING CARTWRIGHT, Asst. Man. Editor  
Associate Editors:  
FRANK A. POST CHARLES D. SPENCER  
DALE R. SCHILLING

**SAN FRANCISCO OFFICE**  
507-8-9 Flatiron Bldg., Tel. Kearny 8054  
FRANK W. BLAND, Resident Manager  
MISS A. V. BOWYER, Pacific Coast Editor

**DALLAS OFFICE**  
1810 Kirby Bldg., Tel. 2-4491  
FRED B. HUMPHREY, Resident Manager

**DES MOINES OFFICE**  
627 Insurance Exchange, Tel. 44417  
ROBERT J. CHAPMAN, Resident Manager

**DETROIT OFFICE**  
1015 Transportation Bldg., Tel. Randolph 3994  
A. J. EDWARDS, Resident Manager

**ATLANTA, GA., OFFICE**  
204 Atlanta National Bank Building  
Tel. Walnut 2653

WALTER M. CHRISTENSEN, Resident Manager

## PERSONAL SIDE OF BUSINESS

Roy S. Melvin, Hartford fire prevention engineer and local representative of the Eastern Underwriters Inspection Bureau of Boston, has an unusual hobby which centers around trolley cars. Ever since he was a boy, Mr. Melvin has made models of street cars, using scraps of tin, wire, cloth and wood, and reproducing every detail to scale. He has made a dozen or more, the largest about a foot long, using as models, in most instances, cars which used to run on Boston lines. In recent years he has collected hundreds of photographs of trolley cars, old and new, and is an authority on the history of electrical transportation.

Dan T. Smith of Winchester, Ill., state agent of the Milwaukee Mechanics, and Mrs. Smith celebrated their 40th wedding anniversary last week. Mr. Smith is the oldest field man in Illinois in point of service. He is highly regarded and has built up a fine plant for his company. The Blue Goose puddle of Springfield, Ill., consisting of members of the order in the southern part of the state, was named after him, it being known as the Dan T. Smith puddle.

Fred M. Gund of Freeport, Ill., western manager Crum & Forster companies, is recovering from a major operation at Presbyterian hospital in Chicago. Mr. Gund stood the ordeal courageously and is now getting along in good shape.

W. L. McCallum of Great Falls, Mont., 68, special agent in Montana for the Benjamin Goodwin office of San Francisco, died at Havre, Mont., from a heart attack. He had been prominent in field organizations in Montana and the Pacific Northwest.

J. H. van Amburgh of New Orleans, Louisiana-Mississippi special agent Phoenix of Hartford, was fatally injured when the automobile in which he was riding collided with an Illinois Central train near McCool, Miss., and died in the ambulance en route to Jackson. M. A. Shepherd, also of New Orleans, special agent of the F. G. Tupper general agency, who was riding with Mr. van Amburgh at the time of the accident, received deep lacerations of the face and was taken to a Jackson, Miss., hospital for treatment.

Cicero Disher, 54, secretary Indiana Lumbermen's Mutual, Indianapolis, died suddenly of a heart attack after having spent the day at his office as usual. He had just left home with Mrs. Disher in their car for an evening engagement when he was stricken. He entered the insurance business through the Indianapolis Inspection Bureau, with which he was connected for four years. In 1905 he joined the Indiana Lumbermen's

structive leaders of the convention who are undertaking to bring about cooperative action where it is needed. The remark of SUPERINTENDENT VAN SCHAICK of New York to the effect that unless the commissioners act in harmony, someone will force them to do so, cannot be dismissed, as without significance. Mr. VAN SCHAICK represents the highest type of statesmanship in the convention. He is soon going out of office. He has no ax to grind and is devoted to the general good. He is in touch with the spirit of federal authorities.

The commissioners, we believe, are at a critical point in many respects. They can take the upper road and assure perpetuation of the present system or they can take the path of least resistance and invite federal supervision.

Mutual and later was elected secretary. He was one of the organizers in 1920 of the Fidelity Mutual Fire, a running mate of the Indiana Lumbermen's, of which he was also secretary.

F. N. Belgrano, Jr., president Pacific National Fire, recently elected national commander of the American Legion and member of Insurance Post 404, San Francisco, will be honored Dec. 22 by a parade and a reception there headed by Mayor Rossi of San Francisco and Governor Merriam.

In cooperation with the San Francisco Blue Goose, the Insurance Post will sponsor a luncheon in honor of Mr. Belgrano Dec. 27, which will be attended by outstanding insurance officials and executives of the city.

John F. Stafford, who retired as western manager of the Sun of England group, and now lives at Babson Park, Fla., arrived in Chicago this week and will attend the annual festivities of the Round-Table of the Union League Club next Saturday.

R. Bryson Jones of R. B. Jones & Sons, Kansas City, Mo., a veteran traveler who has seen most of the world and wants to go back and see it all over again whenever he can get away, has just returned from a three months' trip in the near east. Mrs. Jones accompanied him. Although they went especially to visit Morocco, they were most impressed with Palestine.

W. F. Watson, vice-president of the American Home of New York, has the sympathy of the fraternity in the death of his mother, who passed away suddenly at the home of a daughter in Oklahoma City some days ago.

C. Weston Bailey, president of the American of Newark, will celebrate the 58th anniversary of his association with the company Dec. 15. He started as an office boy with the company when S. C. Gould was president. He is a former president of the National Board, a director of the Mutual Benefit Life and past president of the Eastern Automobile Conference.

Roy L. Nicholson, Wisconsin state agent Michigan Fire & Marine, directed and played the leading role in the performance of "The Queen's Husband" by the Wisconsin Consistory Players to an audience of Masons and their families in Milwaukee. His daughter, Miss Sylvia Nicholson, was a member of the cast.

John A. Lambin of Detroit, special agent of the National Fire of Hartford group in Michigan, died at St. Francis' Hospital, Evanston, Ill., Sunday from pneumonia. He was stricken with intestinal disability on Thanksgiving day and returned to his old home in Chicago, where his mother, Mrs. Frances M. Lambin, resides. The funeral was held Tuesday afternoon. One brother, Henry J. Lambin of Chicago, is special agent of the Buffalo.

Mr. Lambin started his insurance career in the old western department of the North British & Mercantile in Chicago when George H. Bell, now western manager of the National, was assistant general agent of the North British. He followed the North British to New York when its western department was moved there. Later he returned west, going with the western department of the Boston and Old Colony in Lansing, Mich. Mr. Bell, as manager of the National, appointed him to a position in the western department of the National. He then sent him to Michigan as special agent and intended to recall him Jan. 1 as one of the examiners in the western department.

## Commissioners at the Crossroads

In several respects, the NATIONAL CONVENTION OF INSURANCE COMMISSIONERS in its annual meeting at St. PETERSBURG was constrained to think in terms of federal instrumentalities. In dealing with the problem of unlicensed companies, the seasoned commissioners were skeptical of the chances of accomplishing reform through state laws under which the charter of a domestic company would be forfeited and the license of a foreign company canceled, if it operates in any other state on an unlicensed basis. Therefore, they came to the conclusion that if the problem of unlicensed operations is acute and cries for a solution, the good offices of the federal government must be invoked. Accordingly the resolution that was adopted, memorialized CONGRESS to enact legislation that would bar the use of the mails to an insurer, unless it designates in the various states in which it operates, an agent for service of process.

In approaching the question of interstate liquidations of insurance companies, the commissioners likewise felt the futility of attempting to bring about unitary control through agreement among the states which would permit efficient and equitable distribution of assets, without being pulled and hauled in 48 directions. So, the decision was to go for legislation giving the commissioners recourse to the federal courts in such matters.

Many commissioners hesitated to go, even to that extent, to the federal government. They feared they might be starting a movement which might end with assumption of supervision over insurance by the federal authorities.

Perhaps a new balance is in process of being created between the federal and state governments. In the crime conference in WASHINGTON this week, called by ATTORNEY GENERAL CUMMINGS, HENRY L. STIMSON suggested that the federal government might be an important factor in the war on crime, without, however, displacing the local peace authorities.

It was his idea that the federal authorities might point up the activities of the local officials, coordinate them, where coordination is needed, and supplement local effort with an organized force of specialists, whose application to their task is not impaired by political considerations.

It may be that a situation will develop

where the federal government will pick up insurance control where state supervision leaves off, completing the job, rather than providing a substitute system.

We believe it lies very much within the power of the insurance commissioners to control the future system of insurance supervision. If they administer their offices with a degree of statesmanship and cooperate with one another to bring about uniformity, where uniformity is imperative, then it is likely that the sphere of influence of the federal government in insurance matters will be limited. A much higher degree of cooperation is possible to obtain under the present system, we believe. Too often, the commissioners assemble and more or less solemnly adopt resolutions memorializing the members to take a certain course of action or use their influence in a certain direction. The resolution may be adopted without dissent or discussion. Yet in a few days, one after another of the commissioners may take an entirely opposite course.

The reason, very frequently, for a commissioner going contrary to the program laid down by the convention, is the pressure of local, special interests. It may be a group of local agents, local companies, politicians or industrialists. Here is where statesmanship on the part of the insurance commissioner is required. If he has attended the convention of the commissioners, heeded the arguments in favor of a resolution and voted for its adoption, feeling that the recommended course is in the larger interest, he should not bow down meekly to local pressure. Unless he puts up a constructive statement in behalf of the cooperative course, he is strictly a job holder and clerk.

A case in point is the uniform definition of marine writing powers, which has been espoused enthusiastically at several meetings of the commissioners and yet has been rejected by too many state officials. If there are valid objections to this definition, which undertakes to end the chaos of overlapping coverages in the fire, casualty and marine field, they should be presented before the convention. To our knowledge, there has not been a single objection voiced by any commissioner in these sessions. Yet they go home and steer an independent course.

That is most disheartening to the con-











ÆTNA INSURANCE COMPANY

No. 111

BY THIS POLICY OF INSURANCE, THE ÆTNA INSURANCE COMPANY, in consideration of *Twenty Dollars* . . . . . to them paid by the assured herein after named, the receipt whereof is hereby acknowledged, DO INSURE

*Serom Ripley & Franklin Ripley & Franklin*  
*in the county of Franklin Commonwealth of Massachusetts*

AGAINST LOSS OR DAMAGE BY FIRE, TO THE AMOUNT OF *Five thousand dollars*

*On certain goods, wares and merchandises which are contained & kept*  
*in a store owned by Serom Ripley & Franklin Ripley & Franklin*  
*situate in Springfield above said County of Franklin*  
*of the said Insurance Company*  
*which said goods are*

FAITHFUL SUPPORTER

From a handful of agents such as those appointed by the Ætina in 1819, the American Agency System has grown to more than 100,000. The Ætina is its faithful supporter now just as it was 115 years ago when Franklin Ripley countersigned this first policy.

And the said Company, do hereby promise and agree to make good amount the sum insured as shall happen by fire to the property as above specified, and *within* (at 12 o'clock at noon) the said loss or damage to be estimated according to the true value made by the assured in conformity to the conditions annexed to this policy by fire, which may happen or take place by means of any invasion, insurrection, riot or have already any other insurance against fire on the property here by insured in effect. AND if the said assured, or *his* assigns, shall hereafter make any other insurance, the same shall not be deemed to be in violation of the conditions of this policy, but the amount hereby insured shall be to the whole amount insured on the said property by insured, whether prior or subsequent to the date of this policy, the assured shall not in any case be entitled to more than the amount hereby insured on the said property. And it is moreover declared, that this insurance is not intended to apply to or cover any loss or damage by fire, or by any other cause, except as herein otherwise specially provided for, and that this policy is made and accepted in reference to the proposals and conditions hereto annexed, which are to be used and resorted to, in order to explain the rights and obligations of the parties hereto, in all cases not herein otherwise specially provided for.

In Witness whereof, the ÆTNA INSURANCE COMPANY have caused these PRESENTS to be signed by their PRESIDENT, and attested by their SECRETARY, in the city of HARTFORD, this *13th* day of *December* 1819 in the year of our Lord one thousand eight hundred and *nineteen*

THIS INSURANCE MAY be continued for such further term as shall be agreed on; the premium therefor being paid, and endorsed on this policy, or a receipt being given for the same.  
The interest of the assured in this policy is not assignable, unless by consent of the ÆTNA INSURANCE COMPANY, manifested in writing.

ATTESTED:  
*Serom Ripley* SECRETARY. *Franklin Ripley* PRESIDENT.

*Countersigned this 22nd day of Decr 1819*  
*Franklin Ripley Agent*

# FIRE INSURANCE NEWS BY STATES

## MIDDLE WESTERN STATES

### Regional Meet at Kalamazoo Seek to Regain Auto Lines

#### Michigan Agents Want Flat 45 Day Rule for Cancellations to Correct Abusive Practices

KALAMAZOO, Dec. 12.—At the regional meeting of the Michigan Association of Insurance Agents here it was held that the companies should allow full 45 days in which policies can be canceled without the agent having to pay the earned premium. It was pointed out that the "15 to a month" cancellation provision limited the cancellation of a policy issued on the 30th to 16th days, while if it was held over until the 1st the agent would have 45 days. The unequal periods were criticized and a change to a specific 45-day period was held more fair and equitable. It was also charged that some companies favor their larger producing agencies by being lenient on the rule and enforcing it rigidly for other agencies. The practices of certain companies to grant flat cancellation at any time was assailed as unfair discrimination.

The effective date of the coverage when the body of the contract shows one date and the countersignature another was considered. W. H. Pendleton, Kalamazoo, said that he believed any court ruling on the effective date would hold that since the policy is a contract, the date of the policy rather than the countersignature would prevail. However, in some quarters it has been the general practice to consider the date of countersignature as the effective date.

#### Contacting Assured Pays

The necessity for contacting the assured to find out whether he wishes a policy rewritten before issuing it was stressed as a means of avoiding unprofitable work at the office and expense of cancellation with possible payment of the earned premium. Where the assured is notified by mail he may neglect to notify the agent that he does not wish the policy renewed.

The value of cold canvassing in apartment houses was held not to pay by George Brown, Detroit, while President J. A. Grow, Detroit, said that cold canvassing of apartment houses is effective in selling burglary, fur floaters and other lines. Fire insurance alone can not be sold profitably in this manner.

Mr. Brown, as executive secretary of the state association, brought up the complaint that John Hamilton, former manager of the Home Owners Loan Corporation, has entered the fire insurance business with an office adjacent to the HOLC office in Detroit. He is endeavoring to procure business by following up HOLC expirations, according to Mr. Brown, who characterized it as unfair competition.

Mr. Brown outlined the program of the Washington branch of the National association, calling attention to the chaotic condition of federal insurance ramifications and the probability that many bills pertaining to insurance matters will be introduced into congress.

James Crosby, Jr., of Grand Rapids, member of the governing committee for the district, pointed out that the section is one of the strongest in the state from the standpoint of number of members and dues contributed to the association. Dale Bloom, president of the Kalamazoo Board, presided over the discussion session. The governing committee met before the general session, discussing several matters but taking no definite action on them.

#### Reciprocity Drive, Cooperation in Law Revision on Missouri Program, President Garlich Says

KANSAS CITY, Dec. 12.—Efforts will be made by the Missouri Association of Insurance Agents this year to get back for local agents automobile fire and theft business, much of which has been going to finance companies in the past, President L. W. Garlich of St. Joseph declared in addressing more than 75 field men and local agents at the Heart of America Blue Goose luncheon.

"Car dealers, especially in the smaller towns, are permitting buyers to place insurance with local agents," Mr. Garlich said. "In many cases the finance companies have dropped their master policies, and are not insisting on handling the insurance business of customers as they did formerly. You may say that the companies should handle the matter, but I believe that if the state association places the concrete facts before local agents and finance companies, as well as before car dealers, local agents will get more of the business."

The state association will also promote the reciprocity idea actively this year, Mr. Garlich said. By publicity, by direct letters to business and civic leaders in various communities, he believes it is possible to get back a good deal of the insurance business that the local agent has been losing in the past to outside interests. He asked for cooperation in presenting a united front to large buyers of insurance who have not been buying locally.

A committee will be appointed soon to go over the changes in Missouri insurance laws proposed by the department. Superintendent O'Malley has indicated he will submit proposed revisions to the state association.

"The Missouri association will back any agency qualification law passed," Mr. Garlich said. "An effort is to be made by the association this year to repeal the tax certificate law. The recent ruling by the attorney general makes it easier on agents, especially in the smaller towns."

The association is working on establishing local boards throughout the state where there are none, and affiliation of those now established. For instance, St. Joseph, unaffiliated for several years, will be shortly after the first of the year, he said.

### Bank Agent's Collections Are Held Preferred Claim

ST. PAUL, Dec. 12.—When a bank closes owing an insurance company premium money which the bank collected as agent for the insurance company, the latter has a preferred claim, the state supreme court has held in a case involving the Minneapolis Fire & Marine. The court held the insurance claim preferred because the bank, as the company's agent, virtually was a trustee of the insurance company's property.

### Michigan Agents Criticise HOLC Insurance Tactics

DETROIT, Dec. 12.—Michigan agents are considerably incensed at the attitude of the HOLC Michigan branch as to fire and windstorm coverage. Last spring the agents were promised that the HOLC would pay fire premiums on properties on which loans were being

made, provided the owners were unable to do so. The HOLC ordered fire policies on many properties and indorsements on many more which were going through the department and were in process of closing, but the drastic reduction in the loans in this state in the past few months resulted in the pigeonholing of scores of such loan applications without the loans being completed. The policies or indorsements were issued by the agents, who then discovered that in cases where the owners could not or would not pay the premium the HOLC began employing just as dilatory tactics with the agents as with the applicants for loans. As a result the agents have been obliged to cancel policies and retrieve indorsements.

### Ohio Legislature Discussing Bills Relating to Taxes

The Ohio legislature, which has been in recess from June, is again in session. The main problems before the legislature involve the levying of additional taxes to care for schools, poor relief, political subdivisions and old age pensions. The most likely sources for raising revenue appear to be a retail sales tax, a personal income tax, an increase in the utilities excise tax, and the re-enactment of the 1 percent liquid fuel tax. All four bills have been passed by the house and are now before the senate. The Ohio Insurance Federation states that the sales tax does not apply to insurance. Senate bills 100 and 101 have been introduced to permit municipal corporations and taxing subdivisions to take advantage of the federal "debt adjustment" or bankruptcy law.

### Heavy St. Paul Sprinkler Loss

ST. PAUL, Dec. 12.—A heavy sprinkler loss was experienced here Friday night, with damage estimated at nearly \$100,000 to stock of the City Furniture Market, Eighth and Minnesota streets. Some time during the night a minor fire set off the sprinkler system, which put out the fire with small loss but did not sound the usual alarm and the entire four floors of the buildings were flooded before the trouble was discovered.

The fire was started by a kerosene heater used to keep the sprinkler system from freezing.

### Herdman Rescinds Ruling

Commissioner Herdman of Nebraska announces that the nation-wide definition and interpretation of the insuring powers of marine and transportation underwriters adopted by the National Convention of Insurance Commissioners, which he approved Nov. 14, 1933, and modified Jan. 6, 1934, is now entirely rescinded.

### Illinois Mutuals' Meeting

The Illinois Association of Mutual Insurance Companies will hold its annual meeting at Springfield, Feb. 4-5. H. P. Hostetter of Mt. Carroll, Ill., secretary of the Mt. Carroll Mutual Fire, is president and Charles Holz of Buckley, an official of the Farmers Pioneer Mutual Fire & Lightning, is secretary.

### Brokers View Cummings

ST. LOUIS, Dec. 12.—St. Louis brokers are wondering how the recent action of certain agents in signing contracts to retain the service of C. M. Howell of Kansas City to intervene on their behalf in the Missouri rate case litigation will affect them. Most brokers are content to go along with their general agents and await with confidence the proper distribution of commissions on the impounded premiums when the case is finally decided. However, some

### Kansas Launches Drive on Unadmitted Concerns

TOPEKA, KAN., Dec. 12.—Commissioner Hobbs of Kansas has launched another drive against non-admitted insurance companies and associations doing business in this state. Jack Brewster, assistant commissioner, has been placed in charge of the campaign. Mr. Brewster has a list of over 50 non-admitted companies and associations which have done or are doing some business in Kansas in recent months.

"Economic conditions have made the handling of these non-admitted companies an ever-increasing problem," said Mr. Brewster. "It also has become of the utmost importance to the citizens of Kansas because of the small premium or assessment, which has an appeal in times of economic depression."

brokers feel that they need not necessarily be bound by any compromise settlement which contemplates the sacrifice of any part of their commissions. Some have already taken steps to file, as individuals, intervening petitions with the courts so that their interests may be represented in the course of the negotiations. However, the St. Louis Association of Insurance Brokers as an organization is taking no action in the rate cases.

### Survey Industries' Insurance

KANSAS CITY, KAN., Dec. 12.—In recent weeks members of the local board here have been calling on various business establishments, mostly chain stores and large industries. They found that managers of 60 percent of firms called on did not even know where their insurance was written, or in what company. The object of the questions was to discover how much of the business here is being properly countersigned by a Kansas agent, whether insurance is in companies admitted in Kansas, and whether or not the Kansas premium tax has been paid.

Findings were sent to Wade Patton, Hutchinson, secretary Kansas Association of Insurance Agents.

### Illinois Agents' Meetings

Officials of the Illinois Association of Insurance Agents will hold a meeting for local agents at Alton, Ill., at noon Dec. 20 and then have an afternoon meeting at Granite City. It is possible that an evening meeting will be held at East St. Louis. Those slated to go on the trip are President Alvin S. Keys of Springfield, Secretary S. E. Moisant of Kankakee and W. H. Jennings of Rockford, chairman local board committee.

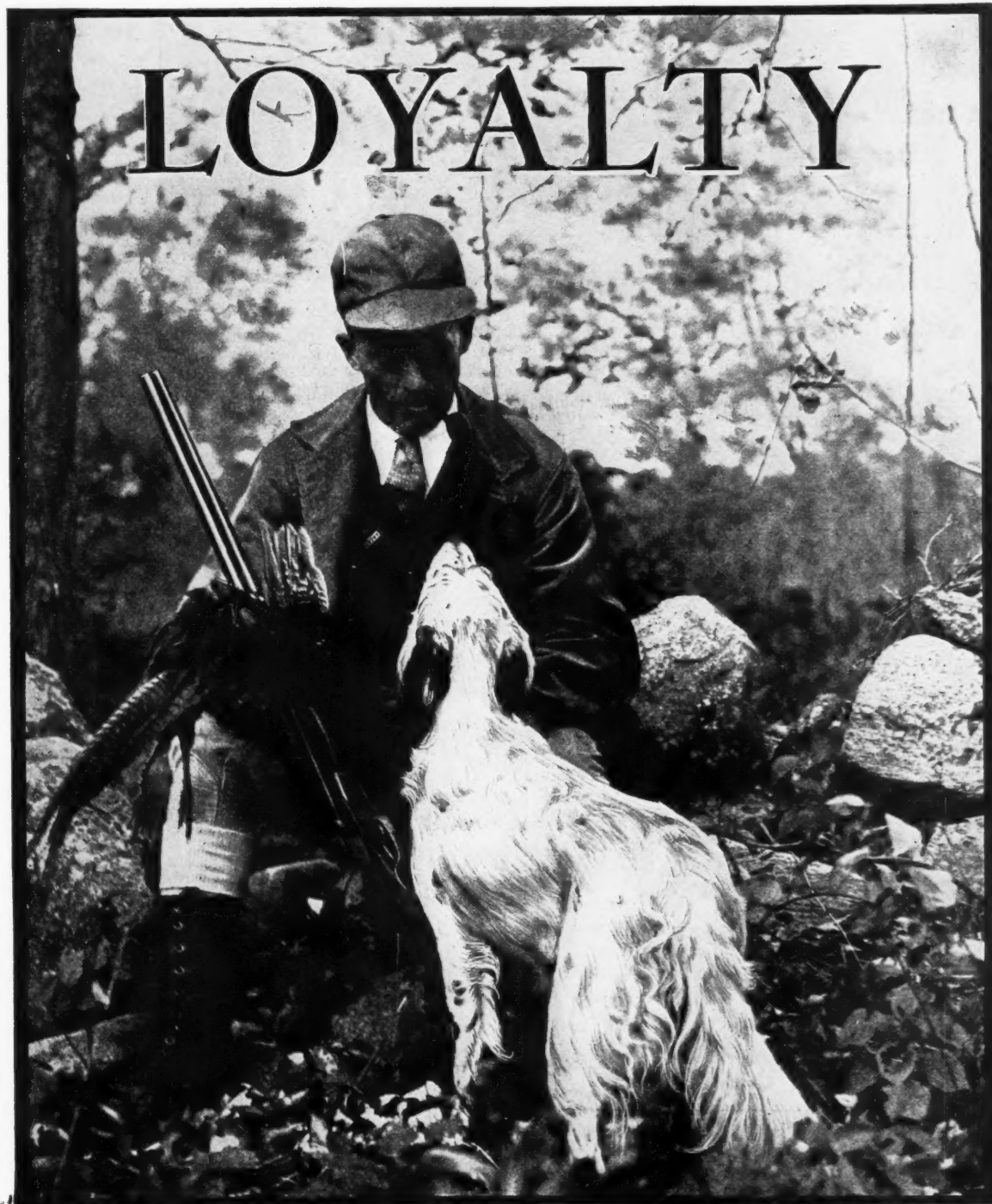
### Henry to Be Fire Marshal

F. G. Henry, Marietta, O., will be Ohio state fire marshal when Martin L. Davey becomes governor. Mr. Henry held that post during former Governor George White's first term and was deputy fire marshal under Governor James Cox.

### Leaders at Lincoln Smoker

LINCOLN, NEB., Dec. 12.—The Lincoln Fire, Casualty & Surety Underwriters held a smoker and buffet dinner at which a number of newly-elected members of the legislature were honor guests. Present also were Arthur Dunbar of Omaha, president of the Nebraska Association of Insurance Agents; Ray Stryker, president of the Omaha association; Frank T. B. Martin, veteran insurance association leader; Insurance





Ewing Galloway

**FAITHFUL PERFORMANCE**

**LOYALTY GROUP DEPARTMENTAL OFFICES**

**WESTERN DEPARTMENT**  
844 Rush Street  
Chicago, Illinois


**CANADIAN DEPARTMENT**  
461 Bay Street  
Toronto, Canada

**EASTERN DEPARTMENT**  
10 Park Place  
NEWARK, NEW JERSEY

**PACIFIC DEPARTMENT**  
220 Bush Street  
San Francisco, Cal.

**SOUTH-WESTERN DEPT.**  
912 Commerce Street  
Dallas, Texas

**Age - Experience - Good Faith - Steadfast Support of Sound Insurance Principles**



ORGANIZED 1869 CASH CAPITAL \$3,000,000.00

OLD MAN OF THE MOUNTAIN

## NEW HAMPSHIRE FIRE INSURANCE CO.

Manchester, N.H.

ASSETS.. \$15,391,094.43

LIABILITIES EXCEPT CAPITAL \$6,663,423.25

POLICYHOLDERS' SURPLUS \$8,727,671.18

BONDS AND STOCKS AT INSURANCE COMMISSIONERS' CONVENTION VALUES

64 YEARS OF ACHIEVEMENT

## GULF INSURANCE COMPANY

(Rated A Plus)

and Affiliated

## ATLANTIC INSURANCE COMPANY

(Rated A)

DALLAS, TEXAS

● These financially sound and reputably managed companies give business getting service in Illinois, Indiana and Ohio—writing Fire, Windstorm, Full Coverage Automobile and Plate Glass Insurance

Director Herdman and F. E. Helvey, legislative director of the Nebraska Insurance Federation. E. L. Dawson presided. Informal talks suggesting legislation strengthening the business of insurance were given by a number of persons.

### Nebraska Mutuals Meet

The Nebraska Association of Mutual Insurance Companies held a special meeting at Columbus to discuss legislation that will be submitted at the coming session. Vice-President F. J. Lemke of Madison presided and Attorney H. J. Requate of Lincoln pointed out needed amendments to laws. Court decisions in the past two years have banned mutuals from levying advance assessments, but the matter of clarifying the law in that respect and other matters presented were left with the legislative committee. Most of the companies are farm mutuals, and reports by officers indicated that collections have increased and barn losses sharply declined in the last four months.

### Mayor-elect May Renew Contracts

Mayor-elect Fred B. Merrill of Stillwater, Minn., a local agent there, may renew city insurance contracts up to Jan. 7, when he assumes office, without violating any city or state laws, the attorney general has ruled.

### Oshkosh Considers Self-Insurance

OSHKOSH, WIS., Dec. 12.—The insurance committee of the Oshkosh, Wis., common council is considering a plan to assume its own fire insurance risk on municipal buildings. In the hope that an early decision will be made, the council has authorized the Oshkosh Board to issue 30-day binders on policies which expired Dec. 5. It is pointed out that Oshkosh has not experienced a major fire loss in 36 years. The city is now carrying \$1,569,250 insurance with an average annual premium of \$6,000.

### Low Wichita Loss Record

The November fire loss in Wichita, Kan., was only \$135. It was believed to be an all time record for cities of over 100,000 population. The Wichita loss of the first 11 months is 27.7 percent below the same period of 1933. If the year is finished at the present rate the 1934 per capita loss of Wichita will figure .68, thus completing five years with unusually low average of .85 per capita.

### Solons Guests at Wichita

WICHITA, KAN., Dec. 12.—State legislators were guests of the Wichita Insurers at the last meeting. C. K. Foote related the history of the organization and the development of the Wichita Board. Frank T. Priest outlined needed insurance legislation. The annual Christmas party will be held Dec. 20.

### Want Department Consolidation

MILWAUKEE, Dec. 12.—A resolution has been introduced in the Milwaukee county board of supervisors requesting the National Board to make a survey to determine the feasibility of a plan to consolidate the fire protection and prevention services of the 17 cities, villages and townships throughout Milwaukee county.

### Hail Mutuals in Better Shape

LINCOLN, NEB., Dec. 12.—Assessment hail companies in Nebraska that were unable to meet loss payments in full as far back as 1932 because of inability to collect farmers' premium notes report a slight break in their favor in recent months and several have been successful in getting in enough money from these old notes to justify part payments on these old claims.

The Nebraska department has been inclined to leniency since it had a similar experience when it took over the Lincoln Hail. Although premium notes totaled nearly ten times the amount of unpaid losses, the department agents have been able to reduce but slightly the \$20,000 thus owing, although offer-

ing in many cases to extend credit for another year's insurance if the old notes were paid.

### Vernor Speaks at Monroe

R. E. Vernor, manager fire prevention department Western Actuarial Bureau of Chicago, is addressing the Exchange Club at Monroe, Mich., Thursday of this week.

### Sue City for Loss

LITTLE FALLS, MINN., Dec. 12.—Several insurance companies have brought suit against the city of Little Falls because the city's fire truck arrived too late at a fire. Fire broke out in the offices of the Vasaly Realty Co., and did \$1,355 damage before checked. The insurance companies paid the loss, then demanded that the city reimburse them because of the failure of the fire department to do its duty. The companies are willing to settle for \$800 but the city council has ordered the city attorney to fight the suit.

### Divine Is Beloit President

BELOIT, WIS., Dec. 12.—W. J. Divine, Jr., has been elected president of the Insurance Underwriters Association of Beloit, succeeding J. R. Schuster. Donald Van Wart was elected vice-president; Robley Evans, secretary-treasurer, and W. J. Tucker, Vera M. Sherwood, Ralph Schellenger, F. R. O'Neal and Chester Uehling, directors.

### Lansing Educational Sessions

LANSING, MICH., Dec. 12.—Valuable educational programs taking up the various branches of insurance are being given at meetings of the Lansing Association of Insurance Agents. Company field men are cooperating with the association in carrying out its objective. The agents bring to the meetings as many as possible of their employees.

At the last meeting Francis Hackett of the Standard Accident, Detroit, talked on burglary insurance. At the previous meeting Arthur Demoth, Travelers, took up public liability coverage.

### New Rate Books Published

New rate books for the following towns were published in November by the Illinois inspection bureau: Allenville, Brookport, Brownstown, Carman, Clarendon Hills, Crescent City, Dahlgren, Donnellson, Elmhurst, Fandon, Galva, Garland, Grant Park, Hennepin, Hillsdale, Irving, Lake City, Lee, Lewistown, Lisle, Lyndon, Mark, Media, Niota, Taylor Springs, Winchester.

### Wade Is Rotary Club Speaker

Ralph M. Wade, second deputy insurance commissioner of Michigan, addressed the Coldwater Rotary Club Tuesday, stressing the importance of the department's service to business men and the citizens in general.

### Issue New Ohio Index

The Ohio Inspection Bureau within the next week or ten days will issue a new index of reports, tariffs and maps. It will show, in addition to special fire hazards, the classification of Ohio towns and the date of the maps. These will be the first reports of the kind issued for several years.

### Elkhart Agency Reorganized

The Blubaugh & Blubaugh agency, Elkhart, Ind., has been reorganized. The firm name now is Blubaugh, Dennis & Blubaugh. F. L. Dennis, formerly of Chicago, has purchased an interest in the firm and will introduce a life department in the agency. For several years Mr. Dennis was in the sales department of the H. & A. Selmer Company and for two years was with the Metropolitan Life in Elkhart. He was then transferred to Chicago as assistant manager, which position he recently resigned.

Keal & Ott, Dexter, Mich., have taken over the Barley & Sharpey agency.



# INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

## ALABAMA

LAW OFFICES OF  
**Coleman, Spain, Stewart  
& Davies**  
706 to 719 Massey Building  
Insurance Attorney  
Birmingham, Alabama

## ARIZONA

**KIBBEY, BENNETT, GUST,  
SMITH & ROSENFELD**  
PHOENIX, ARIZONA  
John L. Gust      Fred W. Rosenfeld  
Frank O. Smith      H. L. Divilbess  
Ivan Robinette  
GENERAL INSURANCE PRACTICE

## CALIFORNIA

**WAKEFIELD & HANSEN**  
Attorneys at Law  
310 Brix Building  
Fresno, California  
*Claims Referred to Responsible Adjusters*

**Herbert Moore**  
427-S First National Bank Bldg.  
Long Beach, California

Equipped for investigations, adjustments, settlement of claims and trial of all cases.

**HOLBROOK, TAYLOR,  
TARR & REED**

710 Title Insurance Building  
Los Angeles, California  
*Equipped for adjustments, investigations and trial of all cases.*

**George H. Moore**

918 Fidelity Building  
Los Angeles, California  
*Equipped for adjustments, investigations and trial of cases.*

**O'MELVENY, TULLER &  
MYERS**

433 South Spring St.  
LOS ANGELES, CALIF.

**MacFARLAND, SCHEINMAN  
& SISENWEIN**  
GARFIELD BUILDING  
LOS ANGELES, CALIF.

Equipped to handle all phases of insurance practice.

## CALIFORNIA (Cont.)

**Irving E. Read**  
910-742 S. Hill St.  
Los Angeles, California

Specializing in Trial Work. Claims referred to competent adjusters. Member of Chicago Bar from 1912 to 1929.

**Dunn, White & Aiken**

Sixth Floor, Syndicate Bldg.  
Oakland, California

**Kelley & Hews**

Attorneys at Law  
316 Citizens Nat. Bldg.  
Riverside, Cal.

Trial of cases in Riverside, San Bernardino and Imperial Counties, California. Claims Referred to Responsible Adjusters.

**BUTLER, VAN DYKE  
& HARRIS**

604 Capital National Bank Bldg.  
Sacramento, Calif.

*Equipped for Investigations, Adjustments, etc.*

**STICKNEY & STICKNEY**

1111 First National Bank Building  
San Diego, California

Equipped for adjustments, investigations and trial of all cases.

**DINKELSPIEL & DINKELSPIEL**

333 Montgomery St.  
San Francisco, Calif.  
Martin J. Dinkelspiel  
John Walton Dinkelspiel  
David K. Lener  
Fred S. Herrington  
Alfred Del Carlo

**BRONSON, BRONSON &  
SLAVEN**

Mills Tower  
San Francisco, Cal.

**GOLDMAN & ALTMAN**

615 Russ Building  
San Francisco, California

**Bohnett, Hill & Cottrell**

807 First National Bank Building  
San Jose, California

Equipped to handle claim investigations.  
Trial of Cases. Santa Clara County, Santa Cruz County, San Benito County.

**C. Douglas Smith**

I. O. O. F. Bldg.  
Santa Maria, California

Trial of cases and complete claims service in Santa Barbara and San Luis Obispo Counties

## COLORADO

**Smith, Brock, Akolt & Campbell**

13th Floor Telephone Bldg.  
Denver, Colo.

**Gabriel, Mills & Mills**

524-9 Kittredge Bldg.  
Denver, Colorado

## DELAWARE

**WILLIAM PRICKETT**

812 Delaware Trust Building  
Wilmington, Delaware

Investigations, Adjustments and Trial of All Cases.

(Employers' Group, Liberty Mutual, Hardware Mutual, Massachusetts Bonding & Insurance, Factory Mutual, St. Paul Mercury, Zurich, etc.)

## GEORGIA

**BRYAN, MIDDLEBROOKS &  
CARTER**

LAW OFFICES  
Suite 1030 Candler Building

Shepard Bryan      John A. Dunaway  
Grewer Middlebrooks      M. H. Neak  
Chauncey Middlebrooks      Yantis C. Mitchell  
W. Colequith Carter  
ATLANTA, GEORGIA

## ILLINOIS

**CASSELS, POTTER &  
BENTLEY**

1000-209 South La Salle Street  
Chicago, Illinois

**Dent, Weichelt & Hampton**

1111 The Rookery Building  
Chicago, Ill.

Special attention to the law relating to all classes of Corporate Surety Bonds

**CHARLES C. KIRK**

812-111 W. Monroe St.  
Chicago, Illinois

Special attention to occupational disease cases and the medico-legal preparation and trial.  
*Author recent articles that appeared in The National Underwriter*

**Schuyler, Weinfeld &  
Hennessy**

231 South La Salle Street  
Chicago, Illinois

**Silber, Isaacs, Clausen & Woley**

Attorneys & Counselors  
208 South La Salle Street  
CHICAGO

*Special Attention to the Law of Fire Insurance and Taxation*

## ILLINOIS (Cont.)

**EDWIN FILSON**

1st National Bank Building  
Champaign, Illinois  
(Urbana, Illinois—adjoining city)

**Donovan, Bray & Gray**

400 Rialto Square  
Joliet, Illinois

**CLARENCE W. HEYL**

8th Floor Central National Bank Bldg.  
Peoria, Illinois

Trial of Insurance cases; representing MARYLAND, FIDELITY & CASUALTY, ROYAL GLOBE, EAGLE, BANKERS INDEMNITY AND OTHERS.

**EARLY & EARLY**

1010 Talcott Building  
Rockford, Illinois

Investigations, Adjustments & trial of cases.

**BROWN, HAY & STEPHEN**

714 First National Bank Building  
SPRINGFIELD

**GILLESPIE, BURKE &  
GILLESPIE**

504 Reisch Building  
SPRINGFIELD, ILLINOIS

Trial of all cases—adjustments—investigation.

## INDIANA

**GEORGE A. HENRY**  
INSURANCE ATTORNEY

504-5 Meyer-Kiser Bank Bldg.  
Indianapolis, Indiana

Specially equipped to handle Investigations—Adjustments—Litigations

**Slaymaker, Merrell & Locke**

Attorneys specializing in All Phases of Fire, Marine, Life & Casualty Insurance Litigation  
751-760 Consolidated Bldg.  
INDIANAPOLIS

**White, Wright & Boleman**

Merchants Bank Building  
Indianapolis, Indiana  
Counsel for: Aetna Life Group, Fidelity & Cas. Co. of N. Y., Globe Ind. Co., Hartford Acc. & Ind. Co., New Amsterdam Cas. Co., Preferred Acc. Ind. Co., Royal Ind. Co., Standard Acc. Ins. Co., Amer. Surety Co., General Acc. Assur. Corp., Mass. Bonding & Ins. Co., Ocean A. & G. Corp., U. S. Cas. Co., Pacific Mut. Life, Great Northern Life, Lincoln Natl. Life, Mass. Protective Assn., and other leading Life, Casualty and Surety companies.

## IOWA

**DEACON, SARGENT &  
SPANGLER**

915 Merchants Bank Bldg.  
Cedar Rapids, Iowa

Equipped for Investigations, adjustment and trial of all insurance cases.

# INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the succeeding page have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

## IOWA (Cont.)

**Smith & Swift**  
704-705 Kahl Bldg.  
Davenport, Iowa

Equipped for Investigations, Adjustments and Trial of Cases.

## HAVNER, FLICK & POWERS

641 Insurance Exchange Building  
Des Moines, Iowa

Equipped for Investigation, Adjustment and Trial of cases.

Jesse A. Miller Oliver H. Miller  
Frederic M. Miller J. Earle Miller

**Miller, Miller & Miller**  
LAWYERS  
1316-1318 Equitable Building  
Des Moines

## REED, BEERS & GRAHAM

537 Black Building  
Waterloo, Iowa

Equipped to try cases in state and federal court and make adjustments, investigations and settlements.

## KANSAS

**Doran, Kline,  
Colmery, Cosgrove**

908 National Bank of Topeka Bldg.  
Topeka, Kansas

Equipped for investigation, adjustment, settlement and trial of insurance business of all kinds in Kansas.

## KELLER, MALCOLM & BURNETT

204-206 National Bank Building  
Pittsburg, Kansas

Counsel for: Astma Group, Employers Group, Stand-  
ard Accident, Central Surety, United States Fire,  
Fireman's Fund and others.  
Specializing in Insurance Law. Equipped for Trial  
of Cases, Investigations and Adjustments over  
Southeastern Kansas.

## Wall, Winsor & Boyer

518 Wheeler-Kelley-Haggy Building  
Wichita, Kansas

Insurance Companies represented: Hartford Acci-  
dent & Indemnity, Astma, Globe, Ocean Accident &  
Guarantee, Standard Accident and other Bureau  
Companies.  
General insurance litigation. Equipped for adjust-  
ment and investigation.

## KENTUCKY

### BLAKEY, DAVIS & LEWIS

Kentucky Home Life Building  
Louisville, Kentucky

Investigations, Adjustments and Trial of all  
Insurance Cases.

## Woodward, Hamilton & Hobson

Insurance Attorneys

615-24 Inter-Southern Bldg.  
Louisville, Ky.

## MARYLAND

Law Offices

### WALTER L. CLARK

Walter L. Clark Roszel C. Thomas  
Clater W. Smith

1917 Baltimore Trust Building  
Baltimore, Md.

## MICHIGAN

### BEAUMONT, SMITH & HARRIS

2900 Union Guardian Building  
Detroit, Michigan

### Payne & Payne

1026 Lafayette Bldg.  
Detroit, Michigan

Michigan Attorneys for U. S. F. & G. Co.

### Michelson & Pearlstone

610 F. P. Smith Building  
Flint, Michigan

Insurance Companies represented U. S. F. &  
G. and others.  
Trial of cases. Claims, adjustments, investiga-  
tions. Trials in all courts.

### Northern Half of Lower Michigan Austin J. Spalding, Attorney

Lake City

Exclusively Insurance Company Service  
Full time traveling and direct reports from field  
on all territory North from State Highway U. S. 16.  
Investigations—adjustments—court work.  
Representing Employers Group, General Accident  
Assurance Corp., American Automobile Ins. Co.,  
London Accident & Guaranty, and others.  
Telephone Lake City 31  
Western Union and Postal—Cadillac, Michigan.

## PIERSON & KARLS

201 Bearinger Building

Saginaw, Michigan

## MINNESOTA

### SEXTON, MORDAUNT, KENNEDY & CARROLL

Adjusters and Investigations sent to any place  
in the Northwest

Pioneer Building, Security Bldg.,  
St. Paul, Minn. Minneapolis

## MISSOURI

### Harris, Price and Alexander

517 Guitar Building  
Columbia, Missouri

List of Companies furnished on request.  
Trial of Cases, Investigations & Adjustments  
Covering Northern, Southern and Central  
Missouri

## MISSOURI (Cont.)

### HOOK & SPRINKLE

Federal Reserve Bank Building  
Kansas City, Mo.

### Langworthy, Spencer & Terrell

615 Commerce Trust Building  
Kansas City, Mo.

### MORRISON, NUGENT, WYLDER & BERGER

17th Floor Bryant Building  
Kansas City, Missouri

Investigations, Adjustments and  
Trial of all Cases.

### Brown, Douglas & Brown

Tootle-Lacy National Bank Building  
St. Joseph, Missouri

### ALLEN, MOSER & MARSALEK

Pierce Bldg.

St. Louis, Mo.

Insurance Companies Represented  
London, Zurich, Employers, Maryland,  
Globe, Aetna, etc.

### Wayne Ely and Tom Ely, Jr.

Bank of Commerce Building  
St. Louis, Missouri

Dist. Counsel Fidelity & Cas. Co. of N. Y.  
General Trial  
Counsel S. S. Kresge Co. (Self-Insurers)  
Specialize in trial of cases.

### GREEN, HENRY & REMMERS

Boatmens Bank Building  
St. Louis, Missouri

### GREENSFELDER & GRAND

705 Olive Street  
St. Louis, Missouri

## NEBRASKA

### Burkett, Wilson, Brown & Van Kirk

202 First National Bank Bldg.  
Lincoln, Nebraska

Equipped for investigations, adjustments,  
settlement of claims and trial of cases.

## NEBRASKA (Cont.)

### Rosewater, Mechem, Shackelford & Stoehr

1028-40 City National Bank Building  
Omaha, Nebraska

Investigations — Adjustments — Trial work  
Nebraska and Western Iowa.

## NEVADA

### LLOYD V. SMITH

222 Byington Building  
Reno, Nevada

Insurance Companies represented:  
Home Ind. Co., N. Y., and Pacific Ind. Co. of Cal.  
Trial of Cases and equipped for adjustment and  
Investigation.

## NEW JERSEY

### Samuel M. Hollander

COUNSELLOR AT LAW

Lefcourt Newark Building  
Newark, N. J.

Investigations—Adjustments and  
Trial of all Insurance Cases.

## NEW YORK

David F. Lee David Levene Daniel J. McAvoy  
**LEE, LEVENE & McAVOY**

TRIAL LAWYERS

316 Security Mutual Bldg.  
BINGHAMTON, NEW YORK  
Insurance attorneys. Especially equipped to handle  
investigations, adjustments and litigation over cen-  
tral New York.

Harold ALPERT & Herman M. GOLDBERG  
Counsellors at Law

Harold Alpert, Certified Public Accountant  
44 Court Street, Brooklyn, N. Y.  
Investigations, Adjustments and Trial  
of all cases.

### Wendell P. Barker

52 Wall Street  
New York, New York

### WILLIAM H. MONTGOMERY

25 Market Street  
POUGHKEEPSIE, NEW YORK  
Telephone Poughkeepsie 2872

This office covers Dutchess County, Columbia  
County, Ulster County, Orange County, Rock-  
land County and Putnam County.  
Investigations, Adjustments, Trial of Cases

## OHIO

### Morgan W. Roderick

1003 First National Bank  
Canton, Ohio

Experienced department for adjustments, in-  
vestigations and settlement of claims. Trials  
of Cases in all Courts.

### WOESTE & QUIN

302 Atlas Bank  
Cincinnati, Ohio

Investigations, adjustments and trial  
of all cases.



# INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the preceding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

## OHIO (Cont.)

### WILBUR E. BENOY

Equipped for investigations, adjustments and trial work throughout Central Ohio.

2910 A. I. U. Citadel  
Columbus, Ohio

### Byron D. Kuth

1121 Guarantee Title Bldg.  
Cleveland, Ohio

Federal and State Court Trial Work  
Investigations and Adjustments

### JOHN H. McNEAL

502 Auditorium Bldg. 1367 East Sixth St.  
CLEVELAND  
Phone Main 1928  
Attorney-at-Law

Facilities for Investigations, Adjustments and Trial work over Northern Ohio

### PRICE & PRICE

512 Leader Building  
Cleveland, Ohio

John H. Price, Sr. William Hughes Price  
John H. Price, Jr. Newman S. Price  
General and Trial Practice in State and Federal Courts

### Doyle & Lewis

Nicholas Bldg.  
Toledo, Ohio

### Barnum, Hammond, Stephens & Hoyt

807-812 Mahoning Bank Bldg.  
Youngstown, Ohio

Adjustment Department  
W. Carlton Young in Charge  
Auto—Fire—Theft—Collision—Liability  
Property Damage—Marine—Burglary

## OKLAHOMA

### SHIPMAN & LEWIS

Trust Bldg.  
Bartlesville, Okla.

Equipped for investigations, adjustment and trial of all insurance cases in Bartlesville, Pawhuska, Nowata, Vinita and surrounding territory in northern and northeastern Oklahoma.

### Kruse and Edwards

Bass Building  
Enid, Oklahoma

Ins. Companies represented: U. S. Cas., Liberty Mutual, Bankers Indemnity, Lumbermans Mutual, Yorkshire and others.  
Operating in Garfield County, Kay-Noble Grant. All counties west to Colorado and Texas Line. Equipped for Claims Investigations and trial of all cases.

### Embry, Johnson, Crowe & Tolbert

First National Building  
Oklahoma City, Oklahoma

## OKLAHOMA (Cont.)

### MILEY, HOFFMAN, WILLIAMS, FRANCE & JOHNSON

1039 First National Bldg.  
Oklahoma City, Okla.

Equipped to handle claim investigations. Trial of all Classes Insurance Cases.

### J. S. ROSS

701 Perrine Building  
Oklahoma City, Okla.

Maryland Casualty, New York Casualty, Aetna, United States Casualty, Continental Casualty and others.  
Investigations, adjustments and trial of all cases.

### GIBSON, MAXEY & HOLLEMAN

325 Exchange National Bank Bldg.  
TULSA, OKLAHOMA

Equipped to handle claims, adjustments and trial of all Insurance cases.

### MONNET & SAVAGE

Kennedy Bldg., Tulsa, Okla.

Equipped for investigations, adjustments and trial of all insurance cases.  
Mr. Savage former Assistant Insurance Commissioner of Oklahoma.

## RHODE ISLAND

### SHERWOOD & CLIFFORD

1503 Turks Head Building  
Providence, R. I.

Trials—Investigations—Adjustments

## SOUTH DAKOTA

### BAILEY & VOORHEES

Charles O. Bailey (1860-1928)  
John H. Voorhees Melvin T. Woods, Jr.  
Theodore M. Bailey Roswell Bottom

BAILEY-CLIFFDEN BUILDING  
SIOUX FALLS  
INSURANCE PRACTICE

## TENNESSEE

### Trabue, Hume & Armistead

American Trust Building  
NASHVILLE, TENN.

## TEXAS

### WAGSTAFF, HARWELL WAGSTAFF & DOUTHIT

Attorneys at Law  
Abilene, Texas

Equipped to handle adjustments, investigations, settlement of claims and trial of all insurance cases.

## TEXAS (Cont.)

### DAN MOODY and J. B. ROBERTSON

Attorneys at Law  
Austin, Texas

### Leake—Henry and Young

Magnolia Building  
Dallas, Texas

Ocean Accident and Guarantee Corp.  
Columbia Casualty Co.

### Cantey, Hanger & McMahon

15th Floor Sinclair Bldg.  
FORT WORTH, TEXAS

Samuel B. Cantey (1882-1924) Samuel B. Cantey, Jr.  
William A. Hanger Alfred McEnight  
Mark McMahon Gillis A. Johnson  
W. D. Smith B. E. Hanger  
Investigations, Adjustments, Trial All Cases

### King, Wood & Morrow

12th Floor Shell Building  
Houston, Texas

Trials—Investigations—Adjustments

### BIRKHEAD, BECKMANN, STANARD & VANCE

800-811 Gunter Building  
San Antonio, Texas

## UTAH

### Stewart, Stewart & Carter

1105 Continental Bank Building  
Salt Lake City, Utah

Equipped for investigations, adjustments, settlement of claims and trial of all insurance cases State of Utah.

## WASHINGTON

### ROBERTS, SKEEL AND HOLMAN

Alaska Bldg.  
John W. Roberts W. B. McKelvy  
E. L. Skeel Wm. Paul Uhlmann  
Tom W. Holman Harry Henke, Jr.  
Frank Hunter W. E. Evenson  
Tyne H. Hollander Robert H. Grace  
Laurence Booth, Jr.  
SEATTLE

## WISCONSIN

### RICHMOND, JACKMAN, WILKIE & TOEBAAS

111 S. Hamilton Street  
Madison, Wisconsin

## WISCONSIN (Cont.)

James E. Coleman

John S. Barry

### COLEMAN & BARRY

1434 Bankers Building  
Milwaukee

20 years defense trial practice.

### WOLFE & HART

First Wisconsin Nat. Bank Bldg.  
Milwaukee, Wisconsin

Special attention to the Law of Fire Insurance

## WYOMING

### Edward E. Murane

14-18 Townsend Building  
Casper, Wyoming  
Maryland Casualty, Standard Accident, Employers Liability, Hartford Accident and Others

Equipped for investigation, adjustments and trial of all insurance cases in Northern Wyoming.

### George Fredrik Guy

412-413 Hynds Building  
Cheyenne, Wyoming

Loyalty Group, Fireman's Fund, and others. Equipped for investigations, settlement of claims, trial of all cases anywhere in Wyoming.

### Rush L. De Nise

301-2 First Security Bank Bldg.  
Rock Springs, Wyoming

Equipped for investigations and adjustments of losses, and trial of all insurance cases in Western Wyoming.

WRITE  
MORE  
ACCIDENT  
and  
HEALTH  
BUSINESS

The Accident and Health Review tells you how.

Send coupon today

The Accident & Health Review  
A1946 Insurance Exchange  
Chicago, Illinois

Send me The Accident & Health Review for one year at \$2.

☐ Here's my check. ☐ Send bill.

NAME .....

ADDRESS .....

CITY ..... STATE .....

# CGM SERVICE

## Capacity—Plus

The facilities of the following companies are available to agents in Indiana:

- AMERICAN EQUITABLE ASSURANCE COMPANY  
Rated "A"—Excellent
- INDIANA INSURANCE COMPANY  
Rated "A"—Excellent
- MANHATTAN UNDERWRITERS AGENCY (TOKIO)  
Rated "A+"—Excellent
- NEW YORK FIRE INSURANCE COMPANY  
Rated "A"—Excellent
- PACIFIC NATIONAL FIRE INSURANCE COMPANY  
Rated "A+"—Excellent
- STANDARD INSURANCE COMPANY OF NEW YORK  
Rated "A+"—Excellent
- SWITZERLAND GENERAL INSURANCE COMPANY  
Rated "A+"—Excellent

Inquiries invited for agency appointment in Indiana.  
Liberal Commissions

**Cooling Grumme Mumford Company**

8 East Market St.

INDIANAPOLIS

Riley 6452

*"Will your gifts bring you  
joy or regrets?"*

asks the Alliance national advertising for December. Giving readers a timely warning of the dangers that threaten valuable Christmas gifts and pointing out the economy of dependable protection, it tells the reader to "Ask the Alliance Agent."



**THE  
ALLIANCE INSURANCE COMPANY  
OF PHILADELPHIA**

Head Office: 1600 Arch Street, Philadelphia

CHICAGO  
209 W. Jackson Blvd.

SAN FRANCISCO  
231 Sansome Street



## IN THE SOUTHERN STATES

### Agents Compliment President Threatens Rate Legislation

**North Carolina Association Gives High Praise to Commissioner Boney of That State**

The North Carolina Association of Insurance Agents through Manager J. D. Saint sent a telegram to Secretary Read of the National Convention of Insurance Commissioners, hailing with pride the elevation of Commissioner Dan C. Boney of that state to the presidency of the National Convention of Insurance Commissioners. The telegram reads as follows:

"The agents and their employees of North Carolina hail with great pride the elevation of our esteemed citizen and friend, Dan C. Boney, to the presidency of your distinguished body. We recognize in him an executive of marked ability, a fair and painstaking public official who has served this commonwealth with honor and distinction. We gladly lend his capabilities and charming personality to the nation for the coming year, pledging ourselves to stand by him to the last man."

### Two Regional Meetings Are Held by Texas Association

Regional meetings of the Texas Association of Insurance Agents were held at Seguin and Brenham. At Seguin R. P. Lewis, 10th district regional vice-president was reelected. More than 75 agents were present. A. G. Randol of the legislative committee outlined changes needed in the laws. He stressed the need to eliminate rebating and discrimination and the licensing of agents. He also urged the correction of overhead writing practices of automobile dealers in relation to securing premiums, the securing of premiums by finance companies not licensed to write insurance, and the problems connected with the HOLC and the CCC.

Commissioner R. S. Mauk spoke on the functioning of the state department of insurance. A number of the agents spoke briefly on the special problems. A resolution was passed favoring beneficial changes or modifications in the compensation laws. The work of the checking office at Austin was approved.

At Brenham, Texas, F. A. Ansler, 5th district regional vice-president, presided. Mayor R. B. Lockett welcomed the 45 agents in attendance. Problems of the business were discussed.

J. H. Chiles, Jr., president Texas Association and D. G. Foreman, state secretary were present at both meetings. Louis Stevenson, president Houston Exchange, and Commissioner Mauk were present at Brenham.

### Much Tobacco Is Written

Lines on tobacco storage warehouses in the Virginia-North Carolina and in the Kentucky fields are being written by fire companies in generous volume. The present satisfactory prices paid for the crop increased substantially the amount of indemnity required for the proper protection of producers and warehousemen. The line is one that has proven attractive to underwriters in the past and is still eagerly competed for by virtually all carriers.

### Kentucky Department Changes

C. T. Stewart, Lexington, has been named secretary to Commissioner G. B. Senff of Kentucky. He succeeds Vernon D. Rooks, who recently was appointed actuary of the department, filling a vacancy caused by resignation of W. P. Tate to become president of the Independence of Louisville.

**Head of Florida Senate Says Bill Will Be Introduced to Give Commissioner Control**

Fire insurance people of Florida and in the southeast were distressed by the threat that a state fire insurance rating law would be enacted in Florida. The threat was made by the final speaker before the meeting of the National Convention of Insurance Commissioners in St. Petersburg, he being W. C. Hodges, who is scheduled to be elected president of the Florida senate.

Senator Hodges started his address with a dissertation on the beauties and virtues of Florida and he was losing the attention of his audience, until suddenly he began to talk about fire insurance rates. He quoted some figures to indicate that the losses in Florida are lower than the average in other states, but the rates in Florida are higher than the average. Therefore, he argued that the insurance commissioner should be given power to supervise the rates and he said that a bill to effect that purpose would be introduced in the next legislature. He said a group of people in Miami were sponsoring such legislation.

Apparently he thought he was talking to an audience of Florida fire insurance agents, because he said if the rates are reduced, the difference will be more than made up by new business that is written. For some moments, the senator was forced to stop until the gale of laughter which that statement provoked, died down.

Fire insurance people were much puzzled about the figures which the senator quoted. They were particularly re-



**THESE** are days when business-getting agents appreciate the Northwestern Fire & Marine Insurance Company. The Northwestern is quick to help an agent with practically any form of property insurance.

**NORTHWESTERN  
Fire & Marine Insurance Company**

John H. Griffin, President  
MINNEAPOLIS, MINNESOTA



sentful that a demand for rate reduction should come from Florida, into which has been poured millions of dollars on account of hurricane losses.

### Saint Protests Behavior of Brokers in North Carolina

John D. Saint, manager of the North Carolina Association of Insurance Agents, has protested to the various organizations of New York brokers, the reported practice on the part of some non-resident brokers who hold licenses in North Carolina, of omitting to pay brokerage commissions to resident agents of the state. Mr. Saint states the North Carolina agents will welcome brokers qualifying under the North Carolina laws and transacting their business in the state in respect of requirements.

Mr. Saint stated he had heard of a national brokerage firm, that is licensed in North Carolina, boasting that it is able to operate free of paying brokerage commissions to agents in North

Carolina. "The association agents," he states, "are not out to make life a burden upon any legitimate part of the insurance business, but think it no more than fair to state we are determined that abuses of the past will not be tolerated in the future and we are diligently at work to disclose any irregularities we may be able to find which cheat our laws."

Mr. Saint encloses a communication dated April 25, 1934, from Commissioner Boney of North Carolina, citing the North Carolina statute which provides that all business must be countersigned by resident local agents who may pay not exceeding 50 percent of the commission to a licensed, non-resident broker.

### Richmond, Va., Gets Pure Food Tag

The National Fire Protection Association engineers report that conditions at Richmond, Va., remain favorable and losses continue low. The fire prevention bureau of the fire department has done excellent work.

Frank L. Wilson, who conducted the Wilson Insurance Agency at Junction, Tex., is dead.

## PACIFIC COAST AND MOUNTAIN

### Reject Pearl's Fire Schedule

Indefinite and Uncertain, Washington Department Says—Improved Risk Mutuals Also Turned Down

OLYMPIA, WASH., Dec. 12.—The insurance department has rejected the proposed fire schedule of the Pearl Assurance, covering 24 classifications, on the grounds that the schedule is indefinite and uncertain and might permit unlimited discriminations between assured. It says the language of the proposed schedule listing charges and credits is not specific but uses phrases such as "not to exceed 500 percent."

On advice of the attorney general, Commissioner Sullivan has also rejected the proposed fire policy of the Improved Risk Mutuals, which 18 mutuals sought to issue under the law permitting underwriters policies. The principal reason for the rejection was that the policy does not provide for joint as well as several liability of each of the subscribing companies.

### San Francisco Brokers Elect

SAN FRANCISCO, Dec. 12.—Stephen Malatesta was unopposed for the presidency of the Insurance Brokers Exchange of San Francisco at its annual meeting today. Mr. Malatesta was nominated last year but following a hot campaign was defeated in a close vote. Fred Hohweiser was elected but shortly afterward resigned and the position has since been filled by Vice-president T. P. S. Brown, as "acting president." Mr. Brown was again nominated for first vice-president, B. F. Brisac for second vice-president; R. D. Connolly, W. E. Doud and H. G. Hunter for the board of governors.

### Lumber Reciprocal Cut Rates

SEATTLE, Dec. 12.—The Manufacturing Lumbermen's Underwriters and the Lumbermen's Underwriting Alliance, both of Kansas City, will deviate 20 percent from rates of the Washington Surveying & Rating Bureau in writing retail lumber yards and wood working properties. The deviations have been accepted by the Washington department.

### Open Los Angeles Branch

Caswell W. Smith & Co., of San Francisco, California general agents of the Sentinel Fire, have opened a southern California branch office at 704 South Spring street, Los Angeles, with A. J. Garfield, Jr., as manager. He was formerly with Seeley & Co. there.

### Miller Heads Denver Agents

Plans Developed for Securing Greater Cooperation in Enforcement of Qualification Law

DENVER, Dec. 12.—A. P. Miller was elected president of the Denver Association of Insurance Agents at the annual meeting. He succeeds Frank England, Jr. T. C. Heatwole was named vice-president and W. Rex Kerr reelected secretary-treasurer. New directors are N. C. Steel, Max Schayer, Frank England, Jr., D. J. Main and J. D. Mooney.

Probably the most important action taken was the development of a plan for getting the cooperation of the insurance commissioner and special agents in enforcing the present qualification laws. In his talk on "Agent's Qualification Laws," Herbert Fairall outlined the Wyoming law, which the Denver group is now studying, and the model bill of the National Association of Insurance Agents.

"The Wyoming law and those of some other states as well as the model bill may have a few advantages over our present law, but the model law is substantially the same as our present one," he declared. "I feel that our present difficulty lies more in lack of administration rather than in lack of law. It seems to me that we would be foolish to sponsor further legislation, since we never know what provisions a bill will contain when it is finally passed. It might be entirely to our disadvantage."

### Will Call Special Meeting

The outgrowth of this talk and the following open discussion was the adoption of a plan to call a special meeting, probably within the next month, to which the commissioner and special agents will be invited. At this time, the agents' side of the qualification question will be presented fully and an appeal made for cooperation. Some members expressed the opinion that the association has failed to get complete cooperation from the commissioner mainly because agents have taken a rather antagonistic attitude in approaching him.

Mr. Fairall also reported a favorable response on requests made to the companies for cooperation. Following the recent meeting of the supervisory committee of the Rocky Mountain Fire Underwriters Association, he submitted a list of objectionable agents to the association secretary. The names of these agents were forwarded to their respective companies. Three companies have

## STATEMENT AS OF JUNE 30, 1934

ASSETS	
Mortgage Loans .....	\$ 103,950.00
*Bonds and Stocks .....	7,107,653.33
Cash on Deposit .....	738,848.78
Premiums in Course of Collection .....	849,873.95
Reinsurance Recoverable on Paid Losses .....	40,850.35
Interest Accrued .....	38,098.63
Missouri Premiums Impounded .....	53,538.22
	<b>\$8,932,813.24</b>
LIABILITIES	
Unearned Premium Reserve .....	\$3,840,899.83
Unadjusted Losses .....	265,881.00
Missouri Impounded Premiums .....	52,863.29
Minnesota Surcharge .....	182.89
Voluntary Reserve .....	150,000.00
†Contingency Reserve .....	185,158.56
Capital Stock .....	\$1,000,000.00
Net Surplus .....	3,437,827.67
	<b>\$8,932,813.24</b>

\*Valuations on basis approved by National Convention of Insurance Commissioners.

†Contingency Reserve, represents difference between value carried in assets and actual June 30, 1934, value.

Incorporated 1897

**Northern**  
Insurance Company  
of New York.

83 MAIDEN LANE, NEW YORK

## MERCHANTS INSURANCE COMPANY

31 Canal Street

Incorporated 1851

PROVIDENCE, RHODE ISLAND

### STATEMENT JANUARY 1, 1934

ASSETS	
Stocks and Bonds .....	\$2,420,391.78
Cash in Banks .....	168,117.70
Agents' Balances Outstanding .....	232,417.92
Accrued Interest and other Assets .....	44,902.49
	<b>\$2,865,829.89</b>
LIABILITIES	
Reserve for Unearned Premiums .....	\$ 831,638.17
Losses in Course of Adjustment .....	108,357.00
Reserve for Taxes, Expenses, and all other Liabilities .....	161,006.00
Reserve for Contingencies .....	58,399.00
Capital Stock .....	\$1,000,000.00
Net Surplus beyond all Liabilities ..	706,429.72
Surplus to Policy Holders .....	<b>\$1,706,429.72</b>
	<b>\$2,865,829.89</b>

NOTE: Contingency Reserve fully adjusts as follows—Bonds eligible are amortized, otherwise valued at actual Market. All Stocks are carried at actual Market Value.

A strong running mate of the conservative  
Rhode Island Insurance Company

# A · DIRECTORY · OF RESPONSIBLE INDEPENDENT ADJUSTERS

## CALIFORNIA

### Warren L. Breyfogle

704 S. Spring Street  
Los Angeles, California  
Scottish Union & Natl., Hamilton Fire, Royal Ind. Co., Security Ins. Co. and others on request. Adjusted insurance losses in my Kansas City, Mo., office for 10 years. Reference Bank of America, Los Angeles, Cal.

### J. P. McHALE & CO.

General Adjusters  
for Insurance Companies  
1031 South Broadway  
LOS ANGELES, CALIFORNIA  
Representing 45 insurance companies—  
All Lines  
Since 1915

### Attorneys—Adjusters WILLETT & WILLETT

829-824 W. M. Garland Bldg.  
Los Angeles, California  
Equipped for immediate attention to claim adjustments and insurance litigations. Thirty years experience. Members California State Bar.

## SAN FRANCISCO

A Complete Claims Service for the Insurance Companies  
E. J. SCAMMELL, Manager  
NILES C. CUNNINGHAM, Claims Attorney  
**ASSOCIATED ADJUSTERS**  
Serving Northern California  
110 Sutter Street San Francisco

## DIST. OF COLUMBIA

### NICHOLS COMPANY INSURANCE ADJUSTMENTS

Representing Companies Only—All Lines  
Woodward Building, Washington, D. C.  
Mutual Building, Richmond, Va.  
110 W. Pall Mall St., Winchester, Va.  
Title Building, Baltimore, Md.  
Prompt and Efficient Service Since 1921

## ILLINOIS

### C. G. EBERTH & CO. ADJUSTERS

All Branches  
Fire, Automobile—Casualty—Marine  
Suite 1410—330 So. Wells St.  
CHICAGO

## SERVICE AT COST

### EQUITABLE SERVICE CO.

540 N. Michigan Ave.  
Chicago, Ill.  
Phone—Delaware 5369 15 years exp.

Established 1899  
**GREENE,  
WHITNEY &  
MILLER**  
ADJUSTMENTS  
175 W. Jackson Blvd. CHICAGO

### JEFFERSON ADJUSTMENT BUREAU

Incorporated  
A Specialized Automobile Adjustment Service  
Executive Offices 154 Bagley Ave., Detroit, Mich.  
Branch Offices at  
Detroit Chicago New York Washington  
United Insurance 84 William Standard  
Artists Bldg. Exchange St. Bldg. 041 Bldg.

## ILLINOIS (Cont.)

### THOMAS T. NORTH ADJUSTMENT COMPANY

Automobile—Fire, Theft, Collision,  
Conversion, Liability, Property Damage  
Inland Marine, Burglary  
175 W. Jackson Blvd. Harrison 3230  
CHICAGO

### PEORIA, ILL. ANGUS FERDINAND

1946 Jefferson Building  
Telephone 6057  
Oldest and most reliable  
Fire, Auto, Comp. Inland Marine

### J. L. FOSTER

314 First National Bank Bldg.  
Springfield, Ill.  
Fire - Automobile - Casualty

## INDIANA

### INDIANA ADJUSTMENT CO.

Automobile and Casualty Adjustments  
Separate Offices at  
INDIANAPOLIS  
FORT WAYNE  
TERRE HAUTE  
EVANSVILLE

### Eugene McIntire Adjustment Co., Inc.

Automobile, Casualty, Compensation and  
Surety Adjustments  
Eight, East Market Street  
INDIANAPOLIS

## IOWA

### IRA L. GRIFFIN ADJUSTER

Fire - Auto - Marine  
Experience Since 1918  
Office Phone: Kenwood 1000  
Res. Phone: Kenwood 2936  
KAHL BUILDING, DAVENPORT, IA.

## KENTUCKY

### J. H. HARRISON, INC.

General Adjusters  
Head Office: Starks Bldg., Louisville, Ky.  
Branch Offices  
Cook Bldg., Bowling Green, Ky.  
City National Bank Bldg., Paducah, Ky.  
Specialists on Automobile Finance Accounts  
Fire, U. & O., Automobile, Casualty

## MARYLAND

### NICHOLS COMPANY INSURANCE ADJUSTMENTS

Representing Companies Only—All Lines  
Title Building, Baltimore, Md.  
Woodward Building, Washington, D. C.  
Mutual Building, Richmond, Va.  
110 W. Pall Mall St., Winchester, Va.  
Prompt and Efficient Service Since 1921

## MINNESOTA

### J. L. ROLPH & COMPANY

Facilities for the Investigation and Adjustment of  
All Lines Specializing in Fire, Liability, Automobile  
and Inland Marine  
—SERVICING—  
Minnesota—North and South Dakota—Northern Iowa  
—Northwestern Wisconsin  
804 Fosbury Tower  
Minneapolis, Minnesota  
Branch Office: St. Paul, Minnesota, 110 Dispatch Bldg.

## MISSOURI

### PRICE SHOEMAKER & CO., ADJUSTERS

Adjustments of all claims, all lines, for the  
companies, specializing in Automobile and  
Casualty.  
CORBY BUILDING ST. JOSEPH, MO.

### JOHN L. HARLAN

304-5 Cotton Belt Building  
St. Louis, Missouri  
Member St. Louis Bar Association  
Equipped for investigation adjustment and settlement  
of all claims. Representing  
Fireman's Fund Indemnity, Ohio Casualty,  
Provident Life & Acc. Ins. Co.,  
National Union Fire Ins. Co.,  
and others.

### BERT E. STRUBINGER

CLAIM DEPARTMENT  
CHEMICAL BLDG., ST. LOUIS  
Automobile & Casualty Claims  
Branches: 287 Holland Bldg., Springfield, Mo.  
1800 Commerce Bldg., Kansas City, Mo.  
217 H. & H. Bldg., Cape Girardeau, Mo.  
715 W. C. U. Bldg., Quincy, Ill.

### BARBER & TADLOCK INSURANCE ADJUSTERS

Fire, Automobile, Casualty, Inland Marine  
Kansas City, Mo.  
918 Walnut St. Bldg.

### RAY W. CURRAN

CLAIM DEPARTMENT  
Suite 302, R. A. Long Bldg.  
Kansas City, Missouri  
Handling all Casualty and Automobile Lines, including  
Public Liability, Compensation, Burglary, Theft,  
Conversion, Surety, Inland Marine, Aviation and  
Special Assignments on Life, Accident and Health  
Claims, Etc.

### O. B. Hanssen

General Adjuster  
Automobile, Casualty, Burglary, Fire  
Kansas City, Mo.  
803 Walnut St. Suite 601 Gumble Bldg.

### Douglas W. Rodda

Dwight Bldg. 1804 Baltimore Avenue  
Kansas City, Mo.  
Phone Victor 1898  
Courtesy—Service

## NEBRASKA

### J. H. BALL

Independent Adjusting Office  
Fire, Wind, Automobile  
Twenty Years Experience  
Grand Island, Nebraska  
P. O. Box 815 Phone 1873

### JUDD W. CROCKER & ASSOCIATES

Farnam Building  
OMAHA  
Stuart Building Hedde Building Tramp Building  
LINCOLN GRAND ISLAND NORTH PLATTE

## NEBRASKA (Cont.)

### UNIVERSAL ADJUSTMENT & INSPECTION CO.

Kansas City, Mo. Columbia, Mo.  
Springfield, Mo. Omaha, Neb.  
Portageville, Mo. Wichita, Kansas  
Joplin, Mo. Salina, Kansas

## OHIO

### INSURANCE SERVICE of CANTON, INC.

819-20 Renkert Building  
J. A. Anderson, Manager  
S. R. Detwiler, Adjuster  
CANTON, OHIO  
Phone: 5167—after 4 P. M. 2-8411

### JOHN H. McNEAL

502 Auditorium Bldg., 1367 E. Sixth St.  
CLEVELAND  
Phone Main 1928  
Attorney-at-Law  
Facilities for Investigations, Adjustments and  
Trial work over Northern Ohio

Centrally Located Phone Us Day or Night  
**Central Adjustment & Inspection Bureau**  
D. R. Stettler, Manager, Van Wert, Ohio  
General Insurance Adjusters  
Experienced men in all parts of Ohio, Southern  
Michigan, Western Pennsylvania and  
Eastern Indiana

## TENNESSEE

### Ramsey Adjustment Service Raymond R. Ramsey CHATTANOOGA

Fire, Tornado and Inland Marine . . . Public  
Liability . . . Property Damage . . . Automobile  
Fire, Theft and Collision . . . Serving  
Tennessee, North Georgia and North Alabama.

### HUTCHISON & McKELVY

1113 Independent Life Building  
Nashville, Tennessee  
Serving Tenn., Ky., Ala.  
Prompt, Efficient. All lines.

## TEXAS

### HAMMERMAN & GAINER

Workmen's Compensation—Liability  
—Automobile Insurance Adjusters  
Home Office: Austin, Texas

### D. T. MASON

CLAIMS SERVICE  
2824 Republic National Bank Building  
DALLAS, TEXAS  
Complete Casualty and Surety Service  
Life, Health, Accident  
Texas Branch Offices: Oklahoma Service.  
Fort Worth Wichita Falls 238 Kennedy Bldg.  
Tulsa, Okla.  
Houston San Antonio Service Office:  
El Paso Amarillo Oklahoma City, Okla.

### GEORGE E. ROSS

Member Houston Bar  
Shell Building  
HOUSTON, TEXAS  
Fully equipped for adjustments, investigations  
and settlements of all claims.



## INDEPENDENT ADJUSTERS

### UTAH

#### NICHOLS ADJUSTMENT BUREAU

404 Scott Bldg.  
Salt Lake City, Utah  
Investigations and Adjustments  
Representing Companies only—All Lines  
Operating 350 miles radius Salt Lake City

### VIRGINIA

#### C. S. ROTH

900 Portlock Bldg., NORFOLK. Phone 27361  
Investigations, Reports, Adjustments  
For the Insurance Companies—ALL LINES  
References: F. & C.; Glens Falls Indemnity; Hartford Accident; Seaboard Air Line Railway; Aetna; Northern, N. Y.; Lincoln National Life; U. S. Guaranty; and numerous other accident, casualty, fire, life and surety companies. List on request.

### WASHINGTON

E. R. WILKINS J. A. MILOT  
**WILKINS AND MILOT**  
—Investigations and Adjustments—  
Automobile and All Casualty Lines  
Specializing in Liability Claims  
Members Washington Bar Association  
410 INSURANCE BUILDING SEATTLE

### WISCONSIN

#### NURNBERG ADJUSTMENT CO.

General Adjusters  
Fire, Windstorm, Hail, Automobile, Casualty,  
and Inland Marine  
Underwriters Exchange Bldg.  
MILWAUKEE  
828 N. Broadway Phone Daily 5629  
BELOIT BRANCH OFFICES ANTIGO

#### JOSEPH RICE & CO.

INVESTIGATIONS & ADJUSTMENT  
ALL CASUALTY LINES  
A. M. Rice, Mgr., Milwaukee Branch  
Milwaukee Office Chicago Office  
601 Guaranty Bldg. 956 Ins. Exch. Bldg.  
Phone: Daily 0664 Phone: Harrison 0666

#### Reduce Insurance Rates

Recommend  
**JUSTRITE OILY WASTE AND SAFETY CANS**  
Approved and Labeled by the Underwriters Laborers Union and Associated Factory Mutual Insurance Co.  
JUSTRITE MANUFACTURING COMPANY  
207 SOUTHPORT AVE CHICAGO, ILL.

#### GET new business • RENEW old business • DISARM competition

How? Ask about  
**The Fire, Casualty & Surety Bulletins**  
420 East Fourth Street • Cincinnati, Ohio

answered so far, indicating that before renewing licenses in February they will make a careful check and eliminate men who don't qualify as legitimate agents.

#### Proposes "Ad" Campaign

President Miller proposes to have association members contribute toward occasional full-page newspaper advertisements similar to one used during Fire Prevention Week. Some publicity of this sort will probably be worked up for the New Year's editions of the local papers.

J. C. Mooney, chairman of the membership committee, who was reappointed, reported that the membership has shown a worthwhile increase the past year, with indications pointing to a further increase this year. Treasurer Kerr showed how care in administra-

## New Member



E. A. SMITH, JR., Utah

E. A. Smith, Jr., insurance commissioner of Utah, well known to the fraternity as "Lisle," becomes a member of the executive committee of the National Convention of Insurance Commissioners. Mr. Smith before he took office was state agent of the North American Accident of Chicago and was one of the most active members of the field organization. He is a native of his state, having been born in Salt Lake City, and he started in the insurance business as an agent representing all kinds of companies. He was agency manager of the Equitable Life of New York for three years and went with the North American Accident in 1926.

tion had really put the association on a sound financial basis.

#### Deductible Forms for Hail

At its recent meeting the Pacific Coast Hail Conference approved the adoption for all coast territory of the short form 10 percent deductible clause, 20 percent deductible clause, 25 percent minimum loss clause and 25 percent accumulative deductible clause.

The credit in rate is to be unchanged as to the first three named and the 25 percent accumulative clause is to carry a credit of 40 percent of the basic rate. The use of the forms is to be optional.

#### Gascoigne with Balfour, Guthrie

W. H. Gascoigne, formerly a local agent at Kennewick, Wash., has been named agency superintendent for Balfour, Guthrie & Co. in the Pacific Northwest with Seattle headquarters.

#### Sues for Approval of Policy

SALEM, ORE., Dec. 12.—The Oregon Automobile of Portland has filed suit to compel Commissioner Averill to approve the form of a participating fire policy issued by it. Mr. Averill had refused to approve the policy on the ground that it was in violation of the Oregon laws.

#### Gets Globe & Republic

The Brown-Haupt general agency of Seattle has been appointed general agent of the Globe & Republic of the Corroon & Reynolds fleet. The agency also represents the Albany, Central Union and Preferred Accident.

#### Giles on Good Will Tour

H. M. Giles, secretary Millers National of Chicago, is making a rapid good will trip through western territory, visiting general agency offices. He left last week and was accompanied from Chicago to Denver by W. E. McCullough, manager Rocky Mountain department. Mr. Giles will visit the Ensign-Kenning Company,

Salt Lake City, H. M. Dinsmore's general agency offices in both Los Angeles and San Francisco, and the Dooley & Co. office in Portland, Ore. He will return via Minneapolis where he will visit the northwest department.

#### Washington League Growing

Twenty-five new members were added to the Insurance Agents League of Washington in November, swelling the total to 282. Most of the new members are from western Washington.

#### Angus Addresses Accountants

Robert Angus, president Insurance Accountants Association of New York, addressed the San Francisco Insurance Accountants Association last week. Plans are now being completed for the annual banquet of the association Dec. 21, with Henry Boos of the Pacific Board as chairman in charge of arrangements.

#### Ohling Opens Own Office

Merle D. Ohling, who has been associated with the Homer H. Smith agency at Salem, Ore., has resigned and opened his own agency in the Miller building. Mr. Ohling is president of the Oregon Insurance Agents Association.

The new legislative committee named by President Ohling includes O. B. Lipscomb, Portland, chairman; Ward Coble, Bend; Earl C. Tomy, Medford, and Harvey Wells, Portland.

#### Edhammer Santa Monica Speaker

K. E. Edhammer, manager of the automobile department of the Indemnity of North America in Los Angeles, addressed the Santa Monica Association of Insurance Agents on the new comprehensive automobile policy, the extent of its coverage and the method of adjusting losses.

#### Pearl's Oregon Appointments

Dooley & Co. of Portland and M. D. Ohling of Salem, Ore., president Oregon Agents Association, have been named as Pearl Assurance representatives.

#### Nelson Opens Los Angeles Office

Norman Nelson has opened an office in the Insurance Exchange building, Los Angeles, as independent adjuster of fire and auto losses. He was formerly head of the Bates Adjusting Company, Oklahoma City, with which he was connected for 24 years, disposing of his interests in 1929, when he organized the American Standard Fire of Oklahoma City, of which he was president, and which was subsequently sold.

#### Complete Nome Adjustment

S. C. Scammon of the Fire Companies Adjustment Bureau, Seattle, and A. W. O'Hearn, independent adjuster, have returned from Nome, Alaska, where they adjusted the heavy losses sustained when that far northern city was swept by fire recently.

#### New Manager at San Diego

H. G. Green has resigned as branch manager at San Diego of the Fire Companies Adjustment Bureau. His successor is Warren B. Benson, who has been with the bureau in Los Angeles and San Diego for a number of years.

#### To Have Texas Hearing

The Texas department is holding a hearing Thursday of this week on the standard automobile policies, which have been drafted over a period of several months. An attempt was made to induce Commissioner W. S. Pope of Texas to postpone the hearing a week by some of those attending the convention of the insurance commissioners in St. Petersburg, who desired to attend the meeting of the Life Presidents Association in New York this week. However, Mr. Pope decided to go on with the hearing this Thursday.

THE

# EQUITABLE

FIRE & MARINE INSURANCE COMPANY OF PROVIDENCE, R. I.

# A PARADIGM

#### EQUITABLE F. & M. INSURANCE CO. of Providence, R. I.

THIS COMPANY PUBLISHES SEVERAL EDUCATIONAL FOLDERS. YOU MAY HAVE ANY OR ALL OF THE THREE LISTED BELOW, BY INDICATING YOUR CHOICE ON THE COUPON AND MAILING IT TO THE OFFICE OF THE COMPANY AT 30 TRINITY ST., HARTFORD, CONN.

- ☐ COINSURANCE CLAUSE — A BRIEF, POPULAR EXPOSITION OF AN IMPORTANT FEATURE OF MANY INSURANCE CONTRACTS.
- ☐ RIOT AND CIVIL COMMOION INSURANCE — WHAT IT IS, WHY IT IS AND HOW IT WORKS, TOLD IN A CLEAR, CONCISE STYLE.
- ☐ USE AND OCCUPANCY INSURANCE — A SHORT EXPLANATION OF THIS COMPLEX SUBJECT.

CHECK THE ONES YOU WANT AND FILL OUT COUPON

NAME..... N. U.

TITLE.....

ADDRESS.....

CITY.....STATE.....

# REINSURANCE

INSURANCE IS ESSENTIAL  
AND DEFINITE PROGRESS IN  
AMERICA REQUIRES ITS CON-  
TINUED STRONG AND UNFALTER-  
ING PERFORMANCE

SOUND AND HELPFUL  
REINSURANCE IN CASUALTY  
LINES IS OUR PART AND  
RESPONSIBILITY IN THIS  
STABILIZING FORCE

KANSAS CITY  
NEW YORK  
CHICAGO  
LOS ANGELES  
SAN FRANCISCO

**EMPLOYERS  
REINSURANCE  
CORPORATION**

E. G. TRIMBLE, President



# The National Underwriter

December 13, 1934

CASUALTY AND SURETY SECTION

Page Twenty-seven

## Registrations of Autos Show Rise

General Advance Estimated by Travelers 5.24 Percent; More Gasoline Is Used

**TOTAL IS OVER 25,000,000**

Much Greater Operation of Commercial Vehicles Taken to Indicate Business Recovery

Motor vehicle registrations in this country in 1934 show a decided swing toward the all-time annual record and gasoline consumption will approximate the high mark figure of a few years ago, statistics compiled by the Travelers from reports of 38 states show. More than 25,000,000 cars are in use, an increase of 5.24 percent. Gasoline consumption will be close to 16,500,000,000 gallons, or about 6 percent gain.

This is the first year since 1930 that car registrations increased, and the first since 1931 that gasoline consumption gained. From 1930 to 1933, registrations slumped about 2,750,000 and from 1931 to 1933, gasoline consumption fell off more than a billion gallons. The 1934 registration is about 1,500,000 under the 1930 figure.

### Commercial Use Much Greater

The 1934 increase in use of motor vehicles consists of nearly 5 percent gain in private passenger cars and slightly over 9 percent increase in other types. More pronounced increase in registrations of commercial vehicles, it is noted by the Travelers, may be regarded as a reflection of quickened business conditions.

The smallest increase in registrations is in South Dakota, slightly over 1 percent, and greatest in Florida, 28 percent.

The increased use of cars undoubtedly is reflected in automobile accident deaths, which exceed 1933 16 percent.

The report of registrations by states for varying periods this year is:

State	1934	1933	Pct. Change
Alabama	229,323	207,903	10.30
Arizona	104,825	90,918	15.30
Arkansas	194,800	181,275	7.46
California	2,077,303	2,037,629	1.95
Colorado	267,011	257,988	3.50
Connecticut	350,995	336,802	4.21
Delaware	53,258	50,920	4.59
Florida	344,176	269,428	27.74
Georgia	391,643	337,221	16.14
Idaho	102,282	90,731	12.73
Illinois	1,457,504	1,459,328	—12
Indiana	333,794	286,462	6.02
Iowa	527,046	517,459	1.85
Kentucky	310,191	276,015	12.38
Louisiana	251,893	239,629	5.12
Maine	208,270	191,589	8.71
Maryland	331,630	310,623	6.76
Massachusetts	898,774	882,797	1.81
Minnesota	707,220	665,721	6.23
Missouri	732,837	678,874	7.95
Montana	127,168	109,371	16.27
Nebraska	394,101	362,606	8.69
Nevada	32,764	27,720	18.20
New Jersey	830,578	805,325	3.14
New Mexico	81,767	78,052	4.76
New York	2,256,952	2,197,518	2.70
North Carolina	439,200	378,337	16.09
Ohio	1,651,598	1,582,891	4.34
Oregon	257,148	247,526	3.89

## Montana Department Acts on Group Automobile Plan

HELENA, MONT., Dec. 12.—Insurance Commissioner Holmes has taken an advance step in ruling that his department will allow group automobile casualty writing, being in accord with group life, health and accident insurance. He declares that it is not inconsistent with Section 6121 RCM 1921. The case comes up in a complaint lodged with the department relative to an agent of the Sun Indemnity writing an automobile fleet wherein cars not owned by the assured but by employees are included under the coverage granted the employer. It was contended that the writing of this synthetic fleet was discriminatory and in violation of section 6121 that prohibits such writing.

### Scope of Commissioner's Power

Commissioner Holmes states that the question of group coverage is not novel as it is commonplace with life, health and accident companies. While it is highly possible in the mind of the commissioner that group automobile insurance is not conducive to favorable underwriting experience, he said it is not the duty of the department to attempt to prevent such writing solely on the grounds that in general it is not sound business. This is a matter, he said, of company discretion. If a company policy disturbs its financial soundness, then the department should question the right of the company to further transact business in the state.

### Attitude on Claims

He declares that the department should interest itself with this type of writing if the underwriting company, to lower an otherwise heavy loss ratio becomes super-technical in the auditing of claims. Under the general rules of law, the department cannot anticipate that any company will revert to claim shaving on this type of business. He further asserts that if the department were to rule that casualty companies could not write group automobile business, using a general law to sustain that position, then to escape being inconsistent, it would have to rule against group life, health and accident.

### Practice Has Been Established

Commissioner Holmes avers that the problem presents a situation where one or more branches of the business have, by usage, established a practice which may be undesirable to other branches of the business, but which is adaptable to other branches if companies writing such coverage deem it advisable to so adapt the practice. He said the incon-

sistency of a prohibitory rule confined to group automobile writing only becomes more glaring when it is remembered that the Montana legislature has defined insurance to be "a contract whereby one undertakes to indemnify another against loss, damage or liability arising from an unknown or contingent event." He said that clearly casualty insurance falls within this definition and must be regulated by the general laws where specific regulatory measures have not been enacted.

### Would Be Class Legislation

He said if the department attempted to rule that automobile casualty group insurance was offensive to the anti-discrimination code provision, its rule would, indeed, be the rankest sort of class legislation if confined solely to casualty writing. If the rule were as broad as the statutory provision urged in its support, then it would of necessity involve the legality of group life and accident which, by practice at least, has become common usage.

Commissioner Holmes says it is contended that the practice of writing fictitious fleets is not offensive to the rules of the conference companies. In the particular case under discussion, it has been alleged that the writing of the policy is in conformity with express conference rules.

### All Amenable to the Laws

To these claims, Commissioner Holmes says, the department cannot recognize the trade description of conference or non-conference companies. It must deal in Montana with companies that are licensed as such and he declares all are amenable to the statutes. It cannot take cognizance of so-called deviations of non-conference companies. His department, he said, cannot be expected to enforce the rules of insurance organizations. The department, he said, cannot invade the province of courts of equity and enforce specific performance of contract.

With the department forced to an analysis of the situation Commissioner Holmes says it now appears as if the writing of group casualty business must

(CONTINUED ON LAST PAGE)

## Use Short Wave Radio Selling Burglary Cover

With a short wave radio receiving set, one Chicago broker is doing some effective prospecting for burglary insurance. He listens to the police calls every evening and jots down the locations of burglaries. The next day he calls on people residing or doing business in the vicinity of the scene of the crime and points out the need for burglary insurance and the experience of the unfortunate neighbor. Because of difficulties in getting risks accepted in certain areas he passes up those prospects.

## Important Hurdle Is Now Crossed

Approval of National Council Program by Commissioners Convention Gratifying

**BUT STATES MUST ACT**

Companies Realize Convention Action Does Not Assure Compliance by Individual Commissioners

Although the National Convention of Insurance Commissioners, at its convention at St. Petersburg, adopted the program of compensation rate making, which was promulgated by the National Council on Compensation Insurance, that does not mean that the program can be put into effect automatically in all of the states. Judging from past experience, the companies realize that unanimous approval of some course of action on the part of the commissioners' convention does not give assurance that the program will be adopted by the individual commissioners. However, adoption of the resolution on the part of the convention was an important hurdle to cross.

The program was first announced last June at the meeting of the commissioners in Chicago. It was then referred to a subcommittee of the compensation committee of the convention. At the St. Petersburg meeting the subcommittee recommended endorsement of the program with only one change, but added the recommendation that investigation be made of payroll audits, the medical feature, acquisition cost and expenses.

### General Rate Level

The program contemplates that the general rate level shall be based upon the two latest available policy years of experience.

Then comes the feature of the program, embodying a contingency factor based upon the policy year experience. This feature has not been thoroughly understood and it has caused impatience on the part of some commissioners.

Under this provision, beginning with calendar year 1933 and including all subsequent calendar years, a record shall be kept of the accumulated profit or loss resulting from a realized loss ratio less than or greater than permissible.

The basic contingency loading of 2.5 point shall vary (rounded to the nearest one-half point) for the accumulated profit or loss thus determined from a minimum of zero when the accumulated profit is equal to 2.5 percent of the earned premium of the latest calendar year, to a maximum of 5 points when the accumulated loss is equal to 2.5 percent or more of the earned premium of the latest calendar year.

Thus, if there were an accumulated

(CONTINUED ON LAST PAGE)

## Chicago Safety Campaign Is Launched With Mass Meeting

### PRESENT STIRRING APPEALS

Great Need for Saving Human Lives and Checking Ever-increasing Auto Liability Rates

Stirring appeals for the reduction of automobile accidents so as to save human lives and check the ever increasing automobile liability rate trend, were made at the mass meeting sponsored by the Insurance Men's Automobile Safety Committee in Chicago. George D. Webb of Conkling, Price & Webb said the insurance business is seriously affected by the increase in automobile accidents. Intoxicated drivers and pedestrians are contributing to the high accident rate. Speed is the most important factor and is causing more accidents and more serious accidents. The automobile accident rate can be checked in Chicago as it has been checked in other localities. It is necessary to wake up the people and it is natural the insurance men should play an active part. Mr. Webb urged the passage of the driver's license law because the statistics show that states which have such measures in effect have lower loss ratios.

#### Point to Sales Ability

Both J. Dillard Hall, co-manager of the United States Fidelity & Guaranty and chairman of the insurance committee, and Mayor E. J. Kelly of Chicago stressed the qualifications of the insurance men to help check the automobile accidents because the insurance men are essentially salesmen. Mayor Kelly paid tribute to the insurance business for the way it came out of the depression and said that it has earned the confidence of the people. For this reason insurance should be a big factor in molding public opinion and making it accident-conscious. The people must be impressed with the costs of automobile accidents and the fact that they have to pay them.

#### Urges Aggressive Conservation

J. J. Hall, director street and highway safety division of the National Bureau of Casualty & Surety Underwriters, said that conservation should be carried on by the insurance men as aggressively as sales work. He told of the successful six-month campaign which was conducted in New York City. The number of accidents was reduced 9 percent, mortality 7.8 percent and injuries 8.7 percent, while the country as a whole has had a 20 percent increase in automobile accidents. The city was divided into precincts, contest points being awarded upon accident record, enforcement, public education, accident reporting. Police captains were placed in charge of the various precincts developing rivalry for good records. Mr. Hall also told of the 16 week course on safe driving which the National Bureau is sponsoring for high school seniors. If this course is given every year in all schools, it will result in much higher quality of drivers. He said that both the insurance men and the automobile manufacturers should take the accident problem seriously, for when the automobile liability rates go higher, sales resistance to insurance and new cars increases.

G. G. Traver, manager of the Chicago safety council, pointed out how insurance men can aid in securing the passage of driver's license and financial responsibility laws. He urged the insurance people to sell the legislature and their policyholders on the idea of safety legislation. G. W. Flemming, general secretary of the keep Chicago safe campaign, said the congested areas are not the scene of accidents as less than 1 percent of automobile accidents are in the loop district.

## Crusader



J. DILLARD HALL, Chicago

J. Dillard Hall of Chicago, co-manager United States Fidelity & Guaranty, is leading the movement in his city on part of the insurance forces to endeavor to reduce automobile accidents. Mr. Hall is one of the dynamic characters in his calling, who has the faculty of enthusing those with whom he contacts in any cause in which he is interested. He was the leader in a mass meeting that was held in the Chicago Board Auditorium, Insurance Exchange, Friday afternoon to stimulate greater concern in traffic safety.

In introducing John J. Hall, traffic expert of the National Bureau of Casualty & Surety Underwriters, J. Dillard Hall said that he and his namesake had worked together before on safety work and had been called the Hall room boys.

## U. S. F. & G. Mail Convention Is Success; New Agency Paper

BALTIMORE, Dec. 12.—The "Convention-by-Mail" of the United States Fidelity & Guaranty not only stirred unusual interest among the agents throughout the country, but resulted in considerable new business, "special convention" policies accounting for nearly \$40,000 in premiums.

A new agency publication, the "Pathfinder," has been started by the United States Fidelity & Guaranty. Each issue will describe and discuss aspects of some one coverage in non-technical language, and as concisely as completeness will permit. Its underwriting data will be comprehensive.

Starting this month post-graduate courses in insurance will be held in a number of branch offices of the United States Fidelity & Guaranty for agents and brokers.

The two meetings in December will be on the Del Mar plan for financing and plate glass, while the four meetings in January will be on fidelity bonds. Future meetings will be on various policies and bonds. These meetings will be conducted by the company's manager or his assistant, with underwriters and claim men in attendance.

### San Antonio Casualty Plan

The San Antonio Insurance Exchange, which has appointed a casualty committee, hopes through its medium to work with agents and assured with a view of enabling stock companies to write compensation and hold the business for local stock agents. The committee consists of F. M. Coleman, chairman, C. W. Schneider and William Greaves.

Start 1935 out right by subscribing to the publications listed on the enclosed card. Check, sign and mail now!

## Companies and Agents Agree on Procedure in Wisconsin

### SEEK TO HAVE CASE REOPENED

Will Ask Mortensen to Reconsider Compensation Decision In View of Commissioners' Action

Agreement was reached in conversations between representatives of the National Bureau of Casualty & Surety Underwriters and National Association of Insurance Agents at St. Petersburg that another attempt should be made to induce Commissioner Mortensen of Wisconsin to approve the full compensation rate increase, originally requested by the companies. From the National Bureau there were James A. Beha, general manager, and William Leslie, associate general manager.

From the National association there were Walter H. Bennett, secretary, and W. E. Harrington of Atlanta, head of the agents' compensation committee.

#### Grounds For Reopening

The fact that the National Convention of Insurance Commissioners at their session in St. Petersburg approved the rate making program suggested by the National Council on Compensation Insurance, will be the grounds upon which a reopening of the case will be requested. Commissioner Mortensen was a member of the compensation committee, but he did not attend its sessions in St. Petersburg.

The companies, it will be recalled, requested an increase in Wisconsin of 14.9 percent. The commissioner, however, decided to allow only 5 percent. The National Bureau, thereupon, announced that, because of the rate deficiency, commissions to agents will be reduced to a maximum of 11 percent.

The rate making program endorsed by the commissioners' convention, produces a rate increase in Wisconsin of 14.9 percent. Therefore, the companies will make another attempt to persuade Mr. Mortensen to allow that increase. If he does approve that program, the commission scale in Wisconsin will not be revised.

#### Mathematics Explained

In Wisconsin, Mr. Mortensen disregarded entirely the contingency factor. He took into account only the policy year experience for 1931 and 1932. The loss ratio during those years in Wisconsin was 65.5 percent, whereas the permissible loss ratio in Wisconsin is 62 percent. Thus the deficiency in the rate was 3.5 percent using the policy year experience. That figure is arrived at by dividing the permissible loss ratio into the actual loss ratio. Commissioner Mortensen rounded it off to 5 percent and announced that he would approve a rate increase of 5 percent.

The companies insisted that the contingency factor of 5 points be taken into account. The mathematical process is to subtract the 5 point contingency factor from the permissible loss ratio, which gives the figure of 57 percent. Then the figure 57 is divided into the actual calendar year experience of 65.5, which produces the 14.9 percent deficiency.

The companies will now seek to reopen the case and request that Mr. Mortensen take into account the contingency factor, since that was part of the National Council's program and has now been adopted by the commissioner's convention. When Mr. Mortensen took his action, the commissioners' convention had not passed on the council's program.

#### TO CONFER IN MINNEAPOLIS

ST. PAUL, Dec. 12.—Indications now are that the conference between Minnesota agents and the companies relative

## Gives Four Principal Aims of Insurance Advertising

### ALLEN IN I. A. C. ADDRESS

Executive Vice-president of National Surety Finds Trade Paper Program Highly Desirable

Insurance advertising falls roughly into four general classifications, E. M. Allen, executive vice-president National Surety, told the Insurance Advertising Conference in its meeting.

These are: Advertising designed to reach the attention and arouse the interest of local agents, both those now representing the company and prospects for new appointments; designed to reach the insurance buying public; designed to reach the local insurance buying public through the local agent; radio advertising designed to reach a larger and miscellaneous public but with the thought of impressing listeners with the advisability of protection for their own personal needs.

"It has always been my belief," Mr. Allen said, "that company advertising in an insurance trade paper is highly desirable. These papers are read carefully by agents all over the country. They provide the source of most of the information the agent obtains regarding the business in which he is interested."

"An agent likes to see the name of his company in print. Agents taking on new companies or making changes in representation invariably look to the company that advertises consistently and in an interesting way."

#### Should Stress Service

He said conventional ads or those stressing size or growth of companies in terms of capital and surplus are all right as far as they go and useful at times, but carefully prepared ads stressing agency service, claim service, facilities for handling various lines and ability to cooperate with agencies developing business always are extremely impressive. These should be changed frequently to maintain interest of agents.

"I mention the importance of advertising designed to reach the agent, for after all, he is the real salesman, and any advertising of a general nature can do no more than pave the way for his approach," Mr. Allen said. He told of his company's experience in putting on a ten weeks' radio program over WJZ. The stories were based upon claim department files. When the series was ended, more than 2,500 letters were received from listeners in urging that the program be put back on the air and orders for burglary insurance, fraud bonds, etc., frequently were received from people stating they became interested in the company because it showed so much activity and aggressiveness in handling the crime situation.

to compensation insurance commissions will be held in Minneapolis Dec. 28. Word is now being awaited from the companies' representatives as to whether this date is acceptable. The committee to represent the agents has not yet been completed but President F. C. Esterly of the Minnesota Association of Insurance Agents expects to have it ready by the end of this week.

### Arkansas Adjusters' Meeting

LITTLE ROCK, Dec. 12.—At the monthly meeting of the Arkansas Casualty Adjusters Association M. W. Gannaway, attorney, discussed the effect of the guest case decision in Arkansas and Dr. Val Parnley spoke on the importance of reports by physicians in insurance cases. George L. Mallory of Campbell, Mallory & Throgmorton, association president, was in charge of the meeting.



## Compensation Has Brighter Outlook

Manager Roeber of the National Council Sees a Silver Lining

### ANNUAL MEETING HELD

Comment Is Made on Some of the Recent Changes Put Into Effect

NEW YORK, Dec. 12.—Concluding his report offered at the annual meeting of the National Council on Compensation Insurance here, General Manager W. F. Roeber held "that with a general approval of rates based upon the new rate program, compensation insurance has a brighter outlook today than it has had for many years. I believe this to be particularly true if the companies endorse 100 percent through the introduction of the voluntary plan for granting coverage to uninsured risks, the principle that upon approval of rates as filed by the National Council, we will guarantee the granting of workmen's compensation insurance coverage to every risk which in good faith is entitled to insurance."

#### Recites Basic Principles

Mr. Roeber recited the basic principles approved by the rates committee last August and detailed the attitude of each state toward the revised rate filed in accord therewith. Thus far changes in the rate level have been sanctioned by Alabama, Minnesota, New Jersey, New York, Pennsylvania, Porto Rico, Vermont and Wisconsin. Experience is being compiled for North Carolina, Virginia, Alaska, Hawaii and Michigan. In all other states filings are still under consideration. The revised basic manual for compensation and employers liability coverage became generally effective last June 30, and has been accepted in all states save Colorado.

#### New Plan Well Received

Elimination of schedule rating determined upon by the National Council last year, Mr. Roeber stated, had been so favorably received by supervisory authorities that there are now but three states—aside from independent bureau jurisdictions—that have not approved the program—Kansas, Texas and Utah. The plan has likewise been eliminated in the independent bureau states of Massachusetts and North Carolina and is being considered in Virginia.

Test payroll audits conducted by the council, "continue to indicate a loss in premiums due to failure of company auditors to unearth all of the payroll, and more especially, because of incorrect assignment of payroll to proper classifications." The status of the subjects dealt with by the two special committees of claims executives is set forth and the progress attained in working out a method for dealing with the uninsured risk problem reviewed. The National Council's present membership totals 89 carriers—62 stock companies, 18 mutuals, four reciprocals and five state funds.

Aside from presentation of the annual report of General Manager Roeber, the only action taken at the meeting was the election of membership on the various standing committees. The governing committee now consists of the American Mutual, Liberty Mutual, Aetna Life, Travelers, Lumbermen's Mutual, Michigan Mutual, Maryland Casualty and Ocean Accident.

Start 1935 out right by subscribing to the publications listed on the enclosed card. Check, sign and mail now!

## Surety Association Meeting in New York City This Week

### REINSURANCE FORM IS UP

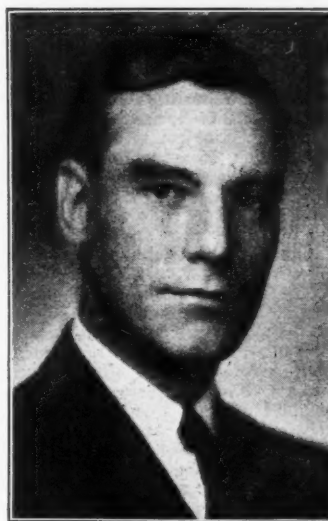
Revision of Agreement of Utmost Importance to Eliminate Misinterpretations and Conflicts

NEW YORK, Dec. 12.—The big question before the Surety Association of America in annual session here this week will be a revision of the standard form of reinsurance agreement, upon which a committee has been at work for months past. The matter is of first importance to the member companies in that the need for a clear-cut understanding as to the obligations assumed under reinsurance has long been necessary. The regulation hitherto followed was so vague in certain terms as to permit of various interpretations, leading often to conflict of opinion among interested offices. The amended agreement as finally worked out by the committee is understood to be so clearly phrased that misunderstandings will be virtually impossible.

The annual meeting should have been held last October, but was deferred until now to await completion of various matters on which different committees were at work.

The New York Casualty Co. through its Salt Lake City branch office, has written two bonds aggregating \$500,000 required of Joseph Ririe, state treasurer-elect of Utah.

## In Eastern Post



FRANK C. McVICAR

Frank C. McVicar of Chicago, who becomes superintendent of the agency department of the Hartford Accident & Indemnity at its head office, is one of the best known surety men in Chicago. He has been assistant manager of the Hartford Accident's western department. He has had a fine training and has made a host of friends in his work.

## Study Drunken Driver Menace

SAN FRANCISCO, Dec. 12.—Drunken drivers and pedestrians involved in motor vehicle accidents are showing an alarming increase, according to E. R. Cato, chief of the California highway patrol. For the first nine months of this year an increase of 598 or 22.7 percent is shown, the totals being 3,233 for 1934 against 2,635 for 1933. These figures, because of difficulty in proving that drivers or pedestrians are technically intoxicated, reflect according to Chief Cato only a part of the drunken driving problem.

Of the 2,375 drunken driving cases heard before the courts of the state, 2,236 or 94 percent were either convicted in the lower courts or the violators were held to answer to a higher court. A little less than 6 percent were dismissed. Some 78 percent, or 1,857, of the cases reported were convicted in justice courts and of these 1,656, or 89 percent, had their driver's license suspended for periods varying from a few days to a year or more.

Motor vehicle accidents of all types in the state also show an increase of 677 for the first nine months of this year compared with the same period of last year, being 23,560 against 22,883. Persons killed rose from 1,662 last year to 1,975 during 1934. Persons injured were 32,798 for the first nine months of 1934 against 31,577 for 1933.

#### CHECKED IN MICHIGAN

LANSING, MICH., Dec. 12.—The extent to which operation of the motorists' financial responsibility law in Michigan is driving excessive drinkers from the highways is shown in a report of the act's first year in operation. Records show that 2,436 drunken drivers became subject to provisions of the law and only 359 of them were able to file certificates of responsibility, more than 2,000 being deprived of the use of their cars for three years rather than being merely barred from operating a motor vehicle for one year as would be the case under the law requiring suspension of drunken drivers' licenses. From unofficial reports, however, it appears that lenient judges are in many cases easing

provisions of the law and permitting convicted drivers to resume operation of their cars within a few months' time.

Failure to pay judgments, which was the first consideration when the financial responsibility measure was under consideration of the 1933 legislature, has proved a relatively minor cause for depriving motorists of the use of their machines. Only 23 autoists came under the act for this reason and six were able to supply certificates of responsibility and have their privileges restored.

#### CONSIDER GUEST LAWS

The effect of the increase in accidents caused by drunken drivers on the guest laws enacted by a number of states creates a theoretical problem which may become actual if the accident trend continues. Practically all of the guest statutes exempt the passenger from collecting damages from the driver in case of accident except where willful and wanton negligence is shown. Some of these statutes also specifically include drunkenness.

The guest's participation in cases of willful and wanton negligence will probably be a defense, attorneys hold, as one willful and wanton act offsets another. However, attorneys say it will be difficult to prove willful and wanton negligence on the part of the guest. The extent to which this might nullify the effect of the guest statutes is speculative although it will offer a loophole for aggressive damage suit lawyers.

#### Active in Traffic Safety Drive

MUSKEGON, MICH., Dec. 12.—C. D. R. Mulder, local agent, is chairman of a special committee which has recommended that Muskegon launch a continuous traffic accident prevention campaign. Mr. Mulder's committee has submitted a report to the chamber of commerce on a brake-testing drive and has recommended that a permanent committee be created to handle such activities in the future along with educational work of a more general nature through the schools and civic and trade organizations.

## Watch Experience in Massachusetts

High Accident Rate May Result in Stricter Risk Acceptance

### COMPANY TAKES ACTION

Questionnaire Proves Effective in Judging Responsibility of Applicants—Better Traffic Regulation Needed

BOSTON, Dec. 12.—Unless there is a speedy and marked improvement in automobile accident frequency in certain sections of Massachusetts, a number of motorists are bound to have difficulty in securing public liability coverage if they manage to get it at all. One of the prominent casualty companies which has been writing liability extensively through its well established agency force, is credited with having restricted acceptances to such a degree in recent months, that its premium income will show a substantial decrease. It feels its loss of income will be more than compensated for by an improved loss ratio.

#### Must Answer Questionnaire

In connection with applications for automobile coverage, residents of Massachusetts are required by virtually all carriers to complete a questionnaire, giving such information about the car's ownership, registration, accidents and other data calculated to afford a basis as to gauge the responsibility of the intended assured. Each of the queries is deemed so important, that misstatement of any one, would probably afford ground for the later cancellation of the policy if issued. While the compulsory law of the state requires carriers to accept risks offered them, unless some good reason for refusal can be given, the questionnaire has been decidedly helpful in checking undesirable applicants. If some effective means can be devised for bettering traffic regulation and restricting the activity of claim attorneys, even on the alert to institute damage actions, it would be possible for casualty companies to write automobile public liability insurance in Massachusetts with some prospect of at least breaking even.

## Moloney Heads Committee to Study "O. D." Situation

George H. Moloney, vice-president of the Hartford Accident in charge of the western department at Chicago, has been appointed chairman of the Illinois committee on cooperation with a special committee of the Association of Casualty & Surety Executives on the occupational disease situation in Illinois. Other members of the committee are I. W. Brodt, adjuster of the Aetna affiliated companies; J. T. McDonough, superintendent claim department Employers Liability, Chicago; W. T. McNamara, head of the claim department W. A. Alexander & Co., general agent Fidelity & Casualty, Chicago; E. A. Hulburd, Chicago branch claim division manager Maryland Casualty, and C. C. Clothier, adjuster Travelers. Chairman P. J. Angsten of the Illinois industrial commission is to appoint a committee to study legislation, of which Mr. Moloney will be a member.

C. K. Foote, prominent Wichita agent and past president of the Kansas Association of Insurance Agents, has taken over the Tom Lindley agency.

## University Teachers Will Have Meeting in Chicago

DR. HUEBNER THE PRESIDENT

Some Special Features of the Annual Gathering to Be Held This Month

The annual meeting of the American Association of University Teachers of Insurance will be held at the Morrison hotel, Chicago, Dec. 27. Dr. S. S. Huebner of the University of Pennsylvania is president. The organization has sent out invitations to a number of insurance men, inviting them to attend. Prof. S. H. Nerlove, University of Chicago, and A. J. Johannsen, director of the life insurance course Northwestern University, and supervisor of the Hobart & Oates general agency of the Northwestern Mutual Life in Chicago, are in charge of local arrangements.

At the morning session R. H. Blanchard, Columbia University, will talk on "University Instruction in Insurance—Curricula and Teaching Methods." David McCahan of the University of Pennsylvania will speak on "University Instruction for Insurance Leadership."

### Palmer Billed to Speak

Insurance Director Ernest Palmer of Illinois will speak at the luncheon on "Regulation of Insurance Companies in a Period of Emergency." At the afternoon session, Dr. H. W. Dingman, vice-president and medical director of the Continental Casualty and Continental Assurance of Chicago, will talk on "Experience in Disability Income Insurance." William Leslie, associate general manager National Bureau of Casualty & Surety Underwriters, has chosen as his subject, "The Condition of the Workmen's Compensation Business." Paul H. Douglass, University of Chicago, has as his subject, "Is a General System of Social Insurance a Practical Ideal." He will take the affirmative side and L. H. Lippincott, superintendent of the training school of the Maryland Casualty, will take the negative.

### May Rejoin National Body

PHILADELPHIA, Dec. 12.—At its December luncheon-meeting the Philadelphia Accident & Health Association, which resigned from the National Accident & Health Association some time ago, decided to take up at its next meeting the question of reconsidering its resignation and again joining the national body, which now has back in membership every local association except Philadelphia and New York.

The publicity committee was instructed to offer its services to the Insurance Federation of Pennsylvania in the matter of insurance legislation at the coming session of the legislature, to keep the association informed regarding proposed measures and to decide whether a special legislative committee would be needed.

### Mutual Benefit Men in Southwest

C. C. Criss, president Mutual Benefit Health & Accident of Omaha; Sam C. Carroll, vice-president, and W. E. Huggins, superintendent of claims, are in Dallas, Tex., attending an agency convention which will be followed by a deer-hunting trip in Mexico.

Ernest Hundahl, manager of the Dallas branch of the Mutual Benefit, is sponsoring the hunting trip.

### E. J. Johnson Dies

E. J. Johnson, who until recently was connected with the head office of the Western & Southern Indemnity at Cincinnati, died this week at Columbus, O. He was formerly an official of the old American Guaranty of Columbus. Mr. Johnson started his insurance career with the executive office of the Iowa Life in Chicago.

## Abraham Lincoln Life Reinsurance Is Unsettled

A decision has not yet been reached by the Illinois Bankers Life whether to complete its tentative contract for re-insuring the business of the Abraham Lincoln Life of Springfield, Ill. The re-insurance is subject to an appraisal and examination of assets of the Abraham Lincoln and this work has not been completed. Some observers predict that the Illinois Bankers will not feel justified in taking over the business of the Abraham Lincoln without a lien against policy reserves.

The Illinois Bankers will not take over the accident and health business of the Abraham Lincoln. A number of companies have been to Springfield for the purpose of making offers for the accident and health business of the company. However, bids will not be formally entertained until a decision is reached as to disposition of the company's life business. One factor that makes the life business of the Abraham Lincoln somewhat undesirable is that it includes a substantial block of Court of Honor business, which came to the Abraham Lincoln by way of reinsurance. There is practically no loading on this business and the mortality is very high.

This week indictments were returned by the Cook County, Illinois, grand jury against seven on charges of an alleged plot to loot the Amalgamated Trust & Savings Bank of Chicago and the Abraham Lincoln Life.

Those named are Dave Barry, prize fight referee, Joseph Baiata, ex-convict and bank and insurance company manipulator, Otto Van Derck, clerk in the Amalgamated Bank, Abraham Karatz, lawyer and side-show Barker, Gustaf Lindquist, former Minnesota insurance commissioner, who was placed at the head of the Abraham Lincoln for a time and is now a fugitive, W. W. Ehlers, a broker, and Hayden Sanders, former dice thrower at a cigar counter, who served for a time as treasurer of the Abraham Lincoln.

### Experience Rating Referred

OLYMPIA, WASH., Dec. 12.—The proposed filing of the National Bureau of Casualty & Surety companies, covering experience rating on automobile liability, has been referred by Commissioner Sullivan to the attorney general, with a memorandum that since 1918 the department has consistently ruled such rates are in violation of the anti-discrimination provisions of the state insurance code.

### Allen Newark Speaker

NEWARK, Dec. 12.—E. M. Allen, executive vice-president National Surety, speaking before the Surety Underwriters Association of New Jersey, pointed out that as the surety companies were the last to feel the depression, they will be the last to feel the general upward trend in business. He also laid particular stress on the fact that there were unmistakable signs of improvement in the surety field.

### Market Is Exhausted

The new and liberalized safety deposit box policy, which covers theft and disappearance, is attracting considerable interest among production-minded agents. However, in some cities, the agents find that the sales opportunities are illusory because the lines of the companies are already filled and there is practically no carrying capacity for the boxholder who might be induced to insure. In some cities the agents have campaigned in the past for deposit box insurance to such an extent that they have exhausted the supply, so to speak.

Start 1935 out right by subscribing to the publications listed on the enclosed card. Check, sign and mail now!

## Change in Rates on Public Cars in New York on Jan. 1

READJUSTED TO EXPERIENCE

Reduction of 25 Percent for Buses Operating in New York City Is Withdrawn

NEW YORK, Dec. 12.—Effective Jan. 1 next and applicable both as to new business and to renewals, new rates for personal injury and property damage covers on public automobiles throughout New York state, have been prepared by the National Bureau of Casualty & Surety Underwriters. The action was taken in the desire to bring schedules for such risks into line with the latest loss experience and the recent scale of rates for private passenger cars.

So far as the state as a whole is concerned the net effect of the present revision is a decrease in rates for coverage on private livery cars and an advance for public livery automobiles. Private livery risks in New York suburban, Staten Island, Nassau, Rennselaer and Suffolk counties; Syracuse suburban and some rural territories will be charged slightly more for their indemnity, while, on the other hand, rates for public liability and property damage in the Utica field have been lowered 6.6 percent. Rates for busses are unchanged except that present property damage charges will apply to the new statutory limit of \$1,000/\$5,000. The 25 percent reduction from manual rates applicable to busses operating within the limits of a city or town, or within 15 miles of such limits, will no longer be available in New York City, where such risks will continue to be charged full manual rates. There will be no change in rates for excess property damage.

## Waiting Period of 24 Hours Before Adjustment Is Urged

BALTIMORE, Dec. 12.—Scoring "ambulance chasing adjusters," a committee of the Baltimore Bar Association recommends a law which would void any settlement made within 24 hours of an injury.

The report stated that "in connection with its work of investigating ambulance chasing, the committee became acutely conscious of the practice of adjusters of some insurance companies of making hurried and unfair settlements."

As a result, the committee recommended that the coming session of the legislature be urged to enact new legislation "which will render any release or power of attorney obtained within 24 hours of an injury voidable at the option of the injured party. The public not only should be protected from ambulance-chasing attorneys, but should be protected from ambulance-chasing adjusters; that one who is injured should have a reasonable time to consult his or her own counsel and friends without solicitation or molestation by anybody."

### Lloyds May Keep Rate Down

TORONTO, Dec. 12.—The licensing of London Lloyds may tend to keep automobile rates at their present levels, although loss experience has been such that higher rates in 1935 are warranted. If rates are increased, it is felt that Lloyds would make considerable headway in the field by writing at lower rates. The tariff association is meeting in Montreal this week.

### Help Check Traffic Violations

DENVER, Dec. 12.—A council of 100 prominent business and professional men is now being formed to aid police in their drive against traffic law violations, under a plan sponsored by Clarence Creech of the Wilson-Creech Agency Co. The council is expected to begin functioning by Jan. 1.

## New Steel Auto Roofs Are Adopted as Safety Factor

LANSING, MICH., Dec. 12.—All 1935 General Motors cars are expected to be equipped with steel roofed bodies as a result of the development by Fisher Body Corporation engineers. The steel top is considered of the utmost importance from a safety standpoint, as this has previously been a weak point in body construction. Previously steel tops have created a disagreeable vibration inside the car, but Fisher engineers claim to have solved this difficulty through a new system of insulation. It is reported at the Olds Motor Works here that the 1935 model will carry the new steel top and as all major Fisher body improvements are used in all General Motors cars, it is presumed that all the new 1935 models will carry the steel top bodies.

Insurance men see the development of this safety feature by automotive engineers as a natural result of the increase in accidents due to greater highway speed. The automotive industry has come to a realization that the mounting accident total offers a most formidable sales resistance because of the increased insurance rates.

## Enforce Kentucky Drivers

### License Act; Mean Business

LOUISVILLE, KY., Dec. 12.—The new drivers license law in Kentucky is now functioning, and a number of drivers have been suspended for six months or a year, while several have permanently lost their licenses, as a result of driving while intoxicated, or reckless driving of a type that indicated their unfitness to drive. Many motorists have had an idea that the new license law was something of a joke and would not be enforced, apparently being misled by the fact that the registration fee was only fifty cents, and that the act was not retroactive, and no examination was necessary at the start in order to secure a license.

It was the intention of the state and the backers of the act that everyone be given a license, but that later there be examinations, and that anyone proving unfitness to hold a license be deprived of privilege of using the state roads. It now appears as if there will be strict enforcement and that conditions will improve generally.

## Car Owner, Manufacturer, Dealer, Sued in Death Case

NEW YORK, Dec. 12.—A damage action involving a novel question is in progress here. The plaintiff, Mrs. Ann C. Morrissey, seeks \$100,000 for the death of her husband, a policeman, who was killed by a crash between two automobiles while on traffic duty. The owner of one of the cars, the agent from whom it was purchased and the manufacturer are made defendants in the suit.

One contention of the complainant is that though a comparatively new car, its brakes were faulty, and hence part responsibility for the accident lies with the manufacturer.

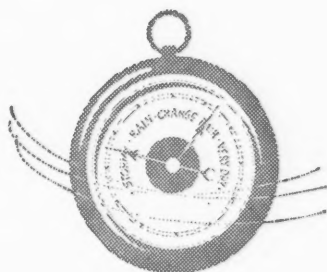
## Insurance Federation Meeting

The annual meeting of the Insurance Federation of America will be held at the Hotel Pennsylvania, New York City, Jan. 10 at 2:35 p. m. An hour later the officers, trustees and members of the advisory committee will meet. H. H. Wadsworth of Syracuse, N. Y., is president.

## Van Schaick Talks to Brokers

Superintendent Van Schaick of New York spoke on "State Supervision and the Insurance Broker" before members of the brokers class of the Insurance Society of New York Wednesday.





## STORM WARNING

The worst enemies of plate glass—snow, hail, cold, wind, sleet, public unrest—strike with full force in winter.

The cost of plate glass has increased; the insurance rate for plate glass has not. Is every plate glass risk in your territory insured?

# U.S.F. & G.

UNITED STATES FIDELITY & GUARANTY COMPANY

*with which is affiliated*

## F. & G. FIRE

FIDELITY & GUARANTY FIRE CORPORAT'N

Home Offices: BALTIMORE



*"Consult Your Agent or Broker as You Would Your Doctor or Lawyer"*

## ACCIDENT AND HEALTH FIELD

### Explains Legacy Supplement

Vice-president Stone of the Pacific Mutual Tells About New Practice Inaugurated

L. U. Stone of Los Angeles, junior vice-president Pacific Mutual Life, elucidates more clearly the new legacy supplement issued by the company. He feels that a description of this supplement in a recent issue was not clear. He says:

"Your description is rather misleading due to the fact that you state the Pacific Mutual by the use of this supplement has adopted the plan of paying the proceeds of an accident policy in installments. This is not a fact. The new 'Legacy Supplement' is an additional feature and is issued for an additional premium. Its operation has no effect, whatsoever, upon the proceeds (principal sum) payable under the accident policy to which it is attached.

"In the event of a claim under an accident policy for the accidental loss

of life of the insured, the proceeds or principal sum of the policy are paid in a lump sum. The 'legacy supplement,' however, which is attached to the policy, provides for a payment in addition to the principal sum of the policy; this additional payment to be made at the rate of \$50 per month for 100 months.

"We are calling this to your attention for the reason that we do not want the impression to go out that this company is paying the proceeds of its accident policies in monthly installments. This is strictly a life insurance feature and our company, in the past, has consistently refused the requests of its field to provide a means whereby this principal sum could be paid in installments."

### St. Louis Agency's Record Is 1,671 "Apps" in Two Months

What is believed to be a new world's record for accident insurance production, with a total of 1,671 policies aggregating \$39,084 in annual premiums, was re-

ported at a dinner given by the Lawton-Byrne-Bruner Agency of St. Louis to hear the final results in a special two-months campaign. The dinner marked not only the 20th anniversary of the establishment of the agency, but it also was the same anniversary of its affiliation with the Hartford Accident. Ralph Ferson, manager of the accident and health department of the Hartford, was the guest of honor at the dinner.

At the outset of the campaign Oct. 1 the goal for the two months was set at 1,500 policies. That mark was passed Nov. 26, when it was reported 1,507 St. Louis business men had purchased Hartford "20th anniversary" policies.

Carl S. Lawton, vice-president and general manager of the agency, won the first prize for the largest number of policies sold during the campaign. Second honors went to Briggs A. Hoffman, vice-president, who was the campaign manager; third to J. S. Manion, and fourth to C. E. Irwin.

### Thomas Agency Again Leader

The W. L. Thomas agency of the Massachusetts Bonding in Los Angeles was the company's largest producer of accident and health for the second consecutive month in November. The agency is now engaged in a contest for increased production and will exert every effort to achieve national leadership again for December.

### Set Record in "Cooney Month"

The accident and health department of the Commercial Casualty and Metropolitan Casualty designated November as "John R. Cooney Month" in honor of their new chief executive. The agents of the accident and health department were asked to put forth every effort in the attempt to produce as much new business as possible, with the result that it was the largest month in the history of the two companies. The premium increase for the month in the accident and health department was in excess of \$90,000 over November, 1933.

### Columbian National's New Forms

The Columbian National Life has announced two new accident policies, the "special dismemberment" and "special 20th century," both accident-only contracts.

The special dismemberment form provides capital sum for loss of limbs and sight and also includes medical reimbursement. It is issued to both men and women, employed or unemployed, Classes A-D. The annual premium in

### Opportunity Given for Subscribing to Review

An opportunity is given readers of The National Underwriter to subscribe for The Accident & Health Review simply by checking and signing the card inserted in this issue. The Review is the only paper published that is devoted exclusively to the accident and health business. Any person who devotes any part of his time to the sales of accident and health insurance will find his \$2 a year subscription to the Review an investment that will return big dividends.

Class A (male or female) is \$15 for \$5,000 capital sum and \$500 reimbursement.

The 20th century policy pays for dismemberment and loss of sight, and weekly indemnity for total disability. It also provides for medical reimbursement. It may be issued to men and women, Classes A-D. The annual premium is \$21.75 for male risks in Class A for \$1,250 to \$5,000 dismemberment and loss of sight, \$25 weekly and \$500 reimbursement.

### Bray Chicago Club Speaker

Francis G. Bray, who is in charge of accident production for the Travelers in Chicago, will talk to the Accident & Health Insurance Club of Chicago at its meeting at the Hamilton Club Dec. 15 on methods of approach and canvass in the sale of accident insurance, meeting objections and breaking down sales resistance.

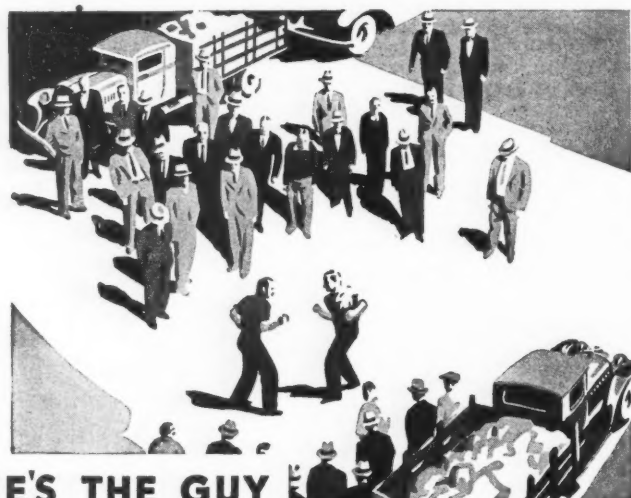
### Reorganize Seattle Club

Reorganization of the Seattle Accident & Health Club as purely a managers' organization was assured at the December meeting. The reorganization committee is headed by Lloyd Perkins of Travelers.

Rodger Morgan, retiring president of the club, called a meeting to decide whether to retire permanently or effect a complete reorganization.

### Joins New Seattle Company

Maj. Ernest H. Keene, for the past 12 years with the Stuart G. Thompson-Elwell general agency, Seattle, has resigned to become assistant manager of the newly organized Public Service Life, Health & Accident of Seattle.



**"HE'S THE GUY**  
*that busted our Accident Record*  
**— — SOCK HIM!"**

A half-dozen trucks drawn up at the side of the road. A circle of grim-faced men around two battling drivers. Battling over what? The dishonor of their Company's broken safety record! For 18 months the company's truck fleet had gone without accident. In a careless moment, this driver had plowed into another car.

Maryland's safety engineers know how to get these accident prevention campaigns into the blood of the men who drive and into the life habits of the workers at the factory bench. Maryland Casualty Company spends nearly half a million dollars year after year in accident prevention—because it pays!

Its 50 safety engineers are constantly in the field visiting the factories and plants of its insured, checking, advising, often

inventing safeguards for industry; then "selling" this safety to the workers, year in and year out.

In the same effective way, the Inspection and Engineering Department safeguards the boilers and machinery of Maryland's industrial policyholders, while a nation-wide claim service assures intelligent and prompt handling of all claims.

This, you will agree, is insurance service in its broadest aspect. The records of hundreds of America's leading industries and thousands of individuals insured with the Maryland Casualty Company prove that the Maryland plan pays them, too: pays in production gained; equipment preserved; life and limb saved; fewer interruptions in business routine, and in lower insurance costs.

**MARYLAND**  
**CASUALTY**  
COMPANY *Baltimore*

CASUALTY INSURANCE

SURETY BONDS

## CASUALTY PERSONALS

**Miss Elsie Hoffmeister**, 51, assistant treasurer of the Supreme Casualty of Milwaukee since its organization in 1921, died after an illness of several weeks. Miss Hoffmeister was a life long resident of Milwaukee.

**R. D. Emery**, 71, an executive of the Great Western of Des Moines for the last 33 years, died of a heart attack at the home of his daughter there. With H. M. Hawley, he launched the Great Western in 1899. Mr. Emery became secretary and served in that capacity from 1901 until 1928 when he became treasurer. He had been a director of the company continuously for 33 years.

**Robert L. Smith**, 48 years of age, who was connected with the Commercial Casualty in Dallas, Tex., died suddenly while he parked his automobile on a street in Fort Worth last week.

**Carl M. Hansen**, former president of the International Reinsurance, who is charged with using the mails to defraud, has been released by the United States district court at Camden, N. J., on \$10,000 bail. He was arrested at Helena, Mont., on a federal warrant.

The federal court in Montana fixed his bail at \$100,000, but after he was

taken to New Jersey his bail was fixed at \$20,000 and then reduced to \$10,000. The reduction was agreed to on the ground that Mr. Hansen would look over some records and books which are alleged to be the records of the insurance companies he formerly headed, and identify them if they are such, in fact.

President **C. F. Williams** of the Western & Southern Life and Vice-president **W. C. Safford** of the Western & Southern Indemnity of Cincinnati attended the gridiron dinner given by the Washington newspaper correspondents last Saturday evening which President Roosevelt attended. Mr. Safford is a former superintendent of insurance of Ohio.

**W. F. Myers**, 81, father of **R. W. Myers**, vice-president Aetna Life and Aetna Casualty, died at his home in Milwaukee. He had had a long banking career in St. Paul and Minneapolis, and later in Milwaukee.

**Miss Violet Thomson**, chief underwriter of the Aetna Casualty & Surety branch in Kansas City, Mo., was surprised with a birthday cake by the Junior Underwriters Association. Despite considerable sleuthing, the members of that



organization were forced to send the cake forth with only one candle, inasmuch as they couldn't find out how many candles should have been placed on it.

**Carlos C. Boaz**, Illinois special agent for the New Amsterdam Casualty, was married recently to Mae Evelyn Ward of Indianapolis. Mr. Boaz has now established his residence in Peoria and will travel from there. Formerly he traveled from the Chicago office.

**F. Stuart Brown**, controller of the Fireman's Fund Indemnity in the eastern department, is in Chicago this week visiting Manager John Pabst of the company.

#### New Ohio Truck, Bus Rule

COLUMBUS, Dec. 12.—The safety council of the Ohio public utilities commission has adopted the following regulation relative to the operation of trucks and motor buses in Ohio: "All public liability and property damage insurance on equipment owned or operated by certificate holders or permit holders shall be insured in one company and all the cargo insurance for intrastate certificate holders on equipment owned or operated must be carried by one company."

The matter of changing indorsements was referred to a committee composed of John M. Vorys, insurance attorney; R. N. Jeffries, Ohio insurance department; E. J. Shover and E. F. Keller, for further study. The present endorsements will be continued until a new plan is worked out.

#### Approve New Bureau Rules

RICHMOND, Dec. 12.—The Virginia corporation commission has approved the rules filed by the National Bureau of Casualty & Surety Underwriters for determining automobile rates to federal and local governmental units on various emergency relief programs.

## CHANGES IN CASUALTY FIELD

### To Open Branch in Cincinnati

#### Major Sanders Named Manager There by American Automobile of Exclusively Auto Brokerage Office

The American Automobile Jan. 2 will establish a branch office at 3301-02 Carew Tower, Cincinnati, with Maj. C.



MAJ. C. H. SANDERS

H. Sanders as manager. The branch will be conducted as a brokerage office exclusively for automobile insurance.

Major Sanders, whose home city is Cincinnati, is widely known. He is active in civic affairs, a member of many

patriotic societies and has a distinguished military record. He served with the Ohio national guard on the Texas-Mexican border in 1916, and in the world war served overseas with the 136th field artillery as first lieutenant. Returning to Cincinnati after the armistice, at the request of many members of his regiment he organized a cavalry troop known as headquarters troop 54th cavalry brigade, with the rank of captain. Later, he was promoted to his present rank and assigned to duty as chief of staff of the 54th cavalry brigade commanded by Brig. Gen. P. L. Mitchell.

For the last seven years, Major Sanders has been vice-president and manager of the Henry Insurance Agency in Cincinnati. He is an able automobile underwriter. He was secretary of the American Liability of Cincinnati, taken over by the Western & Southern Indemnity, when his father, W. R. Sanders, was president of that company.

### Great Lakes Casualty Names

#### J. M. Wilson State Agent

The Great Lakes Casualty announce the appointment of the James M. Wilson agency of Kalamazoo, Mich., as state agent for Michigan for all lines. In the past few years Mr. Wilson has surrounded himself with a most efficient organization and maintains branch offices at Detroit and Grand Rapids.

Mr. Wilson has represented his district for several years as representative in the Michigan legislature. Since going to Lansing, he has been a member of the insurance committee of the house, and for the past two terms has been chairman of this committee.

Mr. Wilson reports the largest volume

of his entire insurance experience for 1934.

### Ulm with Brown & Sons

L. C. Ulm, Pacific Coast manager of the Bankers Indemnity for the past five years, has been appointed assistant manager of the casualty department of the Edward Brown & Sons general agency, San Francisco. When the Bankers Indemnity ceased writing all lines except the combination automobile policy, which is written with the American of Newark fire companies, Mr. Ulm resigned. He was formerly assistant manager of the Ocean Accident in San Francisco for six years.

### Kloppenber to Boston

Victor Kloppenberg, who has been manager of the bonding department of the Standard Accident branch office in Cleveland, has been transferred to the New England branch in Boston in the same capacity. He replaces T. V. Turner, who has headed the department in Boston since last April, after being field representative in Texas. Mr. Turner has resigned to open an agency in San Antonio. No bonding manager has yet been appointed in Cleveland.

### Prange Succeeds Griffith

Dudley C. Griffith, who has been manager of the Indianapolis office of the National Surety, has resigned to join the staff of Marsh & McLennan in their Indianapolis office. Frank F. Prange, who has been assistant manager at Indianapolis, has been made manager.

### F. E. Jones, Jr., in New Work

F. E. Jones, Jr., vice-president of the Buckeye Union Casualty of Columbus, O., has taken charge of the Franklin county territory in which Columbus is the chief city. He has been with the company for a number of years and has been vice-president for three years. He is the son of President F. E. Jones of

## birds of a feather

*The character and standing of a company is measured by the calibre of its agents . . . Good agents have good companies.*

*This may be the reason why so many of the outstanding casualty agents of the country represent the "London Guarantee".*

Established in 1869, the "London Guarantee" is one of the oldest and strongest casualty companies in the world.

**LONDON GUARANTEE & ACCIDENT COMPANY, LTD.**

J. M. HAINES, U. S. Manager

55 FIFTH AVE., NEW YORK

the company. He was educated at Williams College. Mr. Jones succeeds his brother, Robert E. Jones, who has been in charge of Franklin county for the last three years. Robert Jones will direct his efforts to the development of 16 counties south of Columbus, which have been under his supervision for the last year.

#### Jacobson Assistant Manager

DETROIT, Dec. 12.—C. H. Garrison, resident manager of the Employers group in Michigan, has appointed C. F. W. Jacobson assistant resident manager, succeeding I. R. Smith, who resigned in July after having been with the Garrison agency and the branch since 1913. Mr. Jacobson has been with the Employers companies in the east for 20 years and has had much experience both in the agency and the company field.

#### Joins Hartford Accident

Arthur Brogan, Jr., has resigned as manager of the office of the Phoenix Indemnity in South Norwalk, Conn., to become affiliated with the Bridgeport, Conn., office of the Hartford Accident.

#### Columbia's Seattle Appointment

The Columbia Casualty has appointed the Stuart G. Thompson-Elwell Company general agent in Seattle.

Dwight Friend has been named head of the casualty department of the Macklin Insurance Agency, Columbus, O. For some time he was with the Travelers and later with the General Accident.

#### Kansas City Claim Men Elect

KANSAS CITY, MO., Dec. 12.—R. G. Clemmer, Travelers, was reelected president of the Kansas City Claim Men's Association at its annual meeting December 3. Charles Huber, Hartford Accident, was elected vice-president, and Douglas Stripp, attorney, was named secretary.

The association discussed the campaign against fake claims launched by the insurance committee of the chamber of commerce, and enthusiastically endorsed it. Members were asked to keep the committee informed on malpractice cases, and to furnish records that would aid in furthering the program.

#### Next Ohio Meeting Jan. 8

The Ohio Association of Casualty & Surety Managers will hold its next meeting Jan. 8 in Columbus. Officers of the association are working out a legislative program for the association and also a program of activity for the coming year.

#### Plead Guilty to Fake Claims

ALBANY, N. Y., Dec. 12.—Two women and three men pleaded guilty Monday in the fake accident claim cases here. Sentences ranged from six months to five years. Thirty other men and women throughout New York state are being sought as members of the same gang.

## NEWS OF THE COMPANIES

### Joins the Employers Mutual

**John H. Phillips of Minnesota Compensation Insurance Board Will Go with Wisconsin Organization**

John H. Phillips, secretary-actuary of the Minnesota Compensation Insurance Board since May, 1927, is to join the Employers Mutual Liability and Employers Mutual Indemnity of Wausau, Wis., as an executive, taking charge of the statistical and actuarial work. At one time he was connected with the Minnesota insurance department, being examiner, assistant actuary and finally actuary. He is particularly well informed on rate making. Through his efforts the function of test auditing has become a regular adjunct to compensation administration in Minnesota.

He belongs to the Casualty Actuarial Society. For several years he taught workmen's compensation rate making in the insurance course of the extension division, University of Minnesota. He has been an officer of the St. Paul Camera Club since its organization several years ago.

### Extra Dividends Declared

Dividend declarations, including extras, have been made by companies in the Aetna Life group, payable Jan. 2 on stock of record Dec. 8. The Aetna Life declared a quarterly dividend of 10 cents a share and an extra of 10 cents. The Aetna Casualty declared the regular dividend of 50 cents, which is an increase of 10 cents, and an extra of 50 cents, as compared with an extra of 40 cents last year at this time. The Automobile declared the regular dividend of 25 cents.

### American Motorists Increase

President J. S. Kemper of the American Motorists of Chicago states that the premium income for the first nine months totaled \$3,588,396 exceeding the entire volume for 1933. The increase for the first nine months was \$771,959 or 25 percent.

### Plate Glass Mutual Closed

The Acme Plate Glass Mutual of Chicago was placed in receivership and turned over to the liquidation bureau on petition of the attorney-general charging that a deficit of several thousand dollars exists. Interests in the mutual sent auditors into the branch liquidation office in Chicago to check over the books in the hope of finding some way of rehabilitating it. The insurance department had allowed the interests a considerable time in which to put up money needed to resume operations, but this was not done. R. E. Hanifin, for-

mer manager of the mutual, sought to have mortgages valued at \$6,000 and bonds at \$9,547 at market quotations released by the department. He claimed these securities had been loaned him by unnamed persons at the time the mutual was being organized to make the required deposit with the department. The securities are being held to satisfy claims.

### Central West Claims Paid

SAN FRANCISCO, Dec. 12.—All claims filed with Industrial Accident Commission of California for workmen's compensation involving the Central West Casualty have been paid in full through the Bureau of Liquidation of the Insurance Department under the direction of J. M. McKee, the special deputy in charge of the bureau. The Central West was placed in liquidation in California by Commissioner Mitchell May 31, 1933. The successful liquidation of securities on deposit makes possible payments of claims in full.

### United Casualty Gains

Agency Director A. E. Ford of the United Casualty at Westfield, Mass., has returned from an agency trip. He appointed C. A. Miller, general agent at Bluefield, W. Va., and H. H. Woodruff, general agent at Charleston. The company has made a gain of 22.3 per cent in premiums during the first 11 months. This is the largest percentage of gain that the company has made in a similar length of time.

### Has Had a Good Year

The United States Fidelity & Guaranty has had a very satisfactory year. Its business thus far shows a gain of 12 percent over 1933 and to date \$2,500,000 more business has been written than last year.

### Concord Casualty Deadline Jan. 26

JERSEY CITY, Dec. 12.—R. L. Stevens, New Jersey receiver of the Concord Casualty & Surety, announces that all claims against the company in New Jersey must be filed in his office here by Jan. 26. Otherwise they will not share in the dividends that may be declared by the New Jersey court of chancery.

### Eureka Casualty's Year

M. J. Broderick, secretary Eureka Casualty of Philadelphia, reports a notable gain since the publication of its semi-annual statement. On Oct. 31 the net surplus was \$266,000, a decided increase over the June 30 figure. Premiums now total \$816,000 as compared to \$400,000 for the entire year 1933. Cash holdings Oct. 31 were \$159,000, showing the company to be in a highly liquid condi-

### Special Emphasis Placed on Actual Sales Helps

Special emphasis is being placed on sales material that will actually aid the agent in securing new business in "The Casualty Insuror," a monthly magazine published by "The National Underwriter." Actual selling talks and analysis of the need for different types of casualty and surety protection are given. Every agent and broker who wants to do more creative selling should subscribe to "The Casualty Insuror" for only \$2 a year. Use the card inserted with this paper to send in your subscription.

### Amendments to Automobile Act of Canada Now Ready

TORONTO, Dec. 12.—Amendments to the uniform automobile insurance act, in effect in all provinces of Canada except Quebec, have been prepared in legal form and will be recommended to the various governments for enactment. The amendments, proposed by the Association of Superintendents of Insurance, would be in force pending consideration of general revision of the act at the 1935 session of the association.

Authority is sought through the amendments to enable the superintendent to approve special forms of policies, to make provision for fair distribution between the insurer and insured in case of partial recovery, to cover the owner of a car and whoever drives the car with his consent, to defeat collusive claims of members of families, to change provisions dealing with excess coverage and defense where there is excess coverage.

Other amendments would permit the insured to be added as a third party, change the clauses dealing with driving while intoxicated, restore the conditions dealing with repair or replacement when there is loss or damage to an automobile, and provide that the company must only refund premiums actually paid by the insured when a policy is cancelled.

### Louisville Claim Men Elect

The Louisville Claim Men's Association elected the following officers at their December meeting: President, G. O. Streit, Maryland Casualty; vice-president, E. J. Schleigh, Employers Liability; secretary, I. P. Cromer, Mutual Benefit Health & Accident; treasurer, L. H. Cook, Royal Indemnity.

The remarkable experience of this company the past year reveals excellent underwriting.



#### AGENTS

We can use a few high class reliable agents in towns where we are not already represented.

## A Sound Stock Company

writing a preferred line of Automobile

and Plate Glass Insurance.

(Ratio of Assets to Liabilities more than 3 to 1.)

**SUBURBAN AUTO INSURANCE COMPANY**  
LOMBARD, ILLINOIS



## Takes Action on Unlicensed Firms

(CONTINUED FROM PAGE 1)

Commissioner Olsness of North Dakota was nominated for reelection to the executive committee, but withdrew since he will be out as insurance commissioner of North Dakota the first of the year and will become head of the North Dakota hail department. Mr. Olsness delivered a farewell speech and Mr. Van Schaick, in nominating Smith of Utah, paid tribute to Mr. Olsness. He said that Mr. Olsness has been one of the most open-minded men of the convention and said he will be greatly missed.

### Unauthorized Insurance

The most important action, aside from the election, on the final day of the meeting was the adoption of a resolution on unauthorized insurance. This proved to be a difficult question. The committee on laws and legislation, to which this problem had been referred at the June meeting, held several sessions at which various considerations were reviewed. In addition to the reluctance of the commissioners to come out in favor of federal legislation, there was the threat on the part of fire and casualty mutual representatives that they would fight any such legislation tooth and nail.

The resolution, as finally agreed upon, was introduced by Superintendent Greer of Alabama. He said the operations of unlicensed companies have proved an acute problem during the depression years. The laws and legislation committee, he said, went as far as it thought it was wise to go in drafting the resolution. He requested that the individual commissioners go as far as they could in following the suggestions of the resolution.

### Provisions of Resolution

The memorial contains four features. In the first place, each state is requested to enact legislation, whereunder the charter of a domestic company would be revoked, if it transacted an unlicensed business in any other state. Secondly, legislation is favored in each state, whereby the license of a foreign company would be canceled if it transacted an unlicensed business elsewhere. Thirdly, each state is requested to enact a statute, comprehensively defining an insurance contract and the doing of an insurance business.

The final provision of the resolution puts the convention on record as favoring federal legislation that would bar the use of the mails to any company which operates in a state, without first appointing an agent in that state, upon whom service of process might be had.

The first resolution, which the committee on laws and legislation considered, had an additional recommendation. Under that provision, the convention would have favored federal legislation, requiring a company, in using the radio, to announce those states, either in which it is or is not licensed.

### Greer Names the States

In the deliberations of the laws and legislation committee, Mr. Greer said his state is afflicted with unlicensed companies, particularly from Louisiana, Florida, Indiana, Illinois, Colorado and California.

Insurance Director Palmer of Illinois said the new code for that state, which will be submitted to the 1935 legislature, if adopted, will put an end to unlicensed excursions of Illinois companies and of companies chartered in other states, particularly Delaware, that have their executive offices in Illinois, but do not solicit any business in Illinois. At present, he said, the Illinois department has been unable to reach the latter type of company. Mr. Palmer said the only satisfactory nation-wide solution to the problem is for Congress to bar the use of the mails to unlicensed companies. He recalled the bankers were successful in killing such legislation at the last session of Congress, in order to protect London Lloyds.

Mr. Greer brought up the problem of

the status of a company that withdraws from a state, for legitimate reasons, but continues to collect premiums and to give service under continuing contracts.

One of the camp followers present at this session said there were undoubtedly many fly-by-night operators, who should be curbed. In applying a remedy, however, he said there is danger of going too far. A company gets into a lot of different situations when it operates in 48 states and various insurance groups are pulling the legislatures in different directions.

He said, for instance, a state might require a \$100,000 deposit of a company. Yet a company might operate in that particular state only for a special class business of very small proportions. It might regard the \$100,000 deposit as unreasonable. Therefore, this adviser suggested enactment of laws in the state permitting cancellation of license of a company if it operated elsewhere on an unlicensed basis, unless the terms of the state in which it was doing this unlicensed business, were unreasonable.

Then there was discussion of the status of London Lloyds. The ques-

tion came up whether Lloyds can be properly authorized in the various states. The statutes of some states would not permit the licensing of Lloyds.

The objection of the fire and casualty mutual companies to drastic legislation aimed against unadmitted companies, turns about the question of London Lloyds. They say that since the stock surety companies refuse to write qualifying bonds of mutual companies, they object to legislation which would put London Lloyds out of business and give the surety companies a monopoly. It is understood that informally the mutual companies have offered to withdraw their opposition to federal legislation if the surety companies will agree to resume writing qualifying bonds for mutuals.

In another direction, the commissioners hit close to the federal issue. This was in the resolution as to liquidation and rehabilitation of insurance companies. For some time the commissioners and Superintendent Van Schaick of New York particularly have been interested in bringing about a more orderly process in the rehabilitation and liquidation of insurers.

A special committee on interstate liquidations was appointed some time ago and Theodore Tangeman of Ohio

has been its chairman. Several sessions of the committee were held during the convention. A resolution was finally drafted and was introduced at an executive session of the convention. It provoked considerable debate, but was finally adopted. The resolution has two objectives. One is to attempt to ward off any effort to bring the liquidation of insurance companies under section 77B of the federal bankruptcy law. The other objective is to have legislation enacted which will give the commissioners recourse to the federal courts in liquidations and rehabilitations. The resolution does not mention federal courts, specifying instead "appropriate courts." However federal courts were intended.

Pursuant to the resolution on liquidation of insurance companies, a committee of five was appointed to investigate further and draw up the legislation that is desired. That committee consisted of Tangeman, Ohio, Van Schaick, New York, Palmer, Illinois, Senff, Kentucky, and Dunham, Connecticut.

### Rating Question Tackled

The question of rating of insurance companies by independent operators was a prolific source of discussion and debate in the lobby and occupied much time at the two executive sessions of the convention. The final decision was to refer the matter to a special commit-

**Increasing patronage of discriminating agents and policy-holders reflects the merit of**

**BANKERS INDEMNITY  
INSURANCE COMPANY**

**Newark, New Jersey**

*One of the American Group*

# Completing Our 23rd Year of Successful Operation

## UTILITIES INSURANCE COMPANY

A STOCK OPERATED BY COMPANY

LYNTON T. BLOCK & CO.

Home Office

BROADWAY & LOCUST ST.

ST. LOUIS, MO.

[Direct contracts available for conservative and successful agents in Illinois, Indiana, Iowa, Missouri, Nebraska, Colorado, Oklahoma, South Carolina, Tennessee and Texas.]

## AMERICAN

### RE-INSURANCE CO

Robert C. Ream, President

67 Wall Street New York

DECEMBER 31, 1933

CAPITAL .....	\$1,000,000.00
*Surplus .....	2,180,033.26
Voluntary Catastrophe Reserve .....	500,000.00
Reserve for Losses .....	1,839,722.28
Contingency Reserve .....	700,246.34
All Other Liabilities .....	849,285.74
TOTAL ASSETS .....	7,069,307.62

\*Based on Market Values

## CASUALTY RE-INSURANCE

Thirty-Two Years—Through Thick and Thin

## AMERICAN CASUALTY COMPANY



READING, PENNSYLVANIA



● Experience gained through meeting many and varied conditions removes the always dangerous snap-judgments and vacillating practices that bring gray hair to agents' heads.

A Stock Company

Incorporated 1902

Supporting the American Agency System ever since

Send 9 cents in stamps for sample copy of

## THE ACCIDENT & HEALTH REVIEW

The only exclusive accident and health paper published.

It gives ideas and suggestions that help you sell income protection insurance.

Address your inquiry to A-1946, Insurance Exchange, Chicago

tee of seven to be appointed by the incoming administration.

Superintendent J. A. Marshall of the District of Columbia brought the matter up. He reviewed his controversy with the A. M. Best Company. It will be recalled that Mr. Marshall issued a ruling some time ago forbidding the use of rating material by insurance agents, as part of their equipment. Subsequently he referred this ruling to counsel and was advised that the ruling was improper. Therefore he rescinded it. The Best Company printed full page advertisements in the newspapers of Washington, D. C., reviewing the matter and setting forth their position. Mr. Marshall exhibited a copy of this advertisement at the convention and pointed out one or two places where he said the Best Company had misrepresented certain details.

### Commissioner Daniel Is Heard

Then Commissioner Daniel of Texas took the floor and offered a resolution, whereunder a committee would be appointed, to investigate the matter of rating. Commissioner Read of Oklahoma, who wanted the convention to go on record immediately, denouncing independent raters, caused that resolution to be placed on the table. The session was then adjourned.

The next morning, in executive session, Superintendent O'Malley of Missouri took the floor in behalf of the Best organization. He said that the Best people had been very helpful to him and he paid particular tribute to Ray T. Smith, vice-president in charge of the Chicago office of Best. He warned against positive action at that juncture. He was the only one that had a good word for the raters. Others who participated in the discussion included Greer of Alabama, Gough of New Jersey and Tangeman of Ohio. Those who favored immediate action in the form of a resolution of condemnation had not drafted such a resolution beforehand and consequently had nothing specific to offer.

An interesting fact was that Superintendent Van Schaick of New York did not attend the sessions on ratings. He stood outside the door conversing with friends, possibly making a show of the fact he was not participating.

## Trend Away from Group Operations

(CONTINUED FROM PAGE 1)

Insurance more than ample to take care of all possible risk offerings, the conviction is general that the more effective managerial policy is to operate a single company, or at least a limited number of offices, and intensively to cultivate their development.

While there are a number of powerful group organizations which are competently managed and are making steady headway, it is true that in general the day of extensive group organizations has passed and the tendency will be rather to diminish than to add to the number of fleets. The tendency is equally applicable to casualty and surety lines, where though the group idea has been far less popular than in fire insurance it yet exists to some extent.

## Fatal Lansing Hotel Fire May Bring Stricter Laws

(CONTINUED FROM PAGE 1)

State Representative T. H. Howlett of Gregory, chairman of the house of representatives insurance committee, lost his life in the fire and Mrs. Georgia Ball, secretary in the fire marshal's office, who with another girl state employee had taken a room after a boiler breakdown in their rooming house, was seriously injured. Olcott was one of the fire's heroes, rescuing an injured guest after both had jumped from third story windows to the roof of another section of the building.

## Important Hurdle Is Now Crossed

(CONTINUED FROM PAGE 27)

profit of 2 points, there would be a contingency loading of  $\frac{1}{2}$  point. If the profit were 1 percent, the loading would be 1.5 points. If the profit was zero, the loading would be 2.5 points. If there was an accumulated loss of 1 percent, the loading would be 3.5 points.

Whatever the indicated loading for a particular year may be, it is subtracted from the permissible loss ratio. Then the permissible loss ratio is divided into the actual loss ratio based on the latest two years of available policy year experience. That produces the rate increase that is desired.

The next item in the resolution provides that the National Council shall collect data to determine the warrant for use of loss constants and where warranted shall proceed with the calculation of such constants.

It is understood there shall be no change in the status of expense constants at the present time.

### Checking Payroll Audits

Then the resolution went on to suggest that representative test checks be made of payroll audits and classification assignments to disclose and correct defects in the audit and classification system. Companies are urged to study the efficacy of their audit system.

Furthermore the companies were urged to engage the services of competent physicians and surgeons to review the quality of medical treatment and to determine whether proper and necessary treatments are furnished by qualified doctors and all improper and unnecessary treatment eliminated along with any overcharges for treatment. Investigation should also be made as to the source of possible waste in expenses incurred for medical treatment. The National Council is urged to draw up appropriate statistical calls, to disclose any excessive, average unit cost of medical treatment and to report to the compensation committee of the convention. The companies are urged to continue the study of panel systems of doctors.

The acquisition cost conference is requested to analyze the casualty experience exhibits of all companies and to report to the convention as to the payment or allowance by any company of acquisition and field supervision cost exceeding 17½ percent. (Through a typographical error last week, THE NATIONAL UNDERWRITER gave this figure as 12½ percent.)

Finally the National Bureau of Casualty & Surety Underwriters is requested to analyze the exhibits of all companies and to report expenditure by any company for all expenses on compensation in excess of the 40 percent normal loading.

## Montana Department Acts on Group Automobile Plan

(CONTINUED FROM PAGE 27)

take its place along with the same type of policies issued by life, health and accident companies. Montana citizens, he said, may, with impunity, group together for the purpose of securing group casualty coverage at reduced rates. Commissioner Holmes says, "If companies become super-technical in the construction placed upon intercompany agreements to the end that they may deviate from the spirit of the agreement and, in so deviating, accept business written in conformity with the strained construction, the matter is one of little importance to the department where the act is not antagonistic to specific code inhibitions, especially where the practice will give Montana citizens standard coverage at reduced rates."

Major H. E. Houck, well known local agent of Gallipolis, O. has been elected president of the Gallia County Association of Township Trustees.



## Order For New Subscriptions Only

### GENTLEMEN:

Put me down for a subscription to

- ☐ THE NATIONAL UNDERWRITER (Fire and Casualty).....\$4.00 a year  
☐ THE NATIONAL UNDERWRITER, Life Edition.....\$3.00 a year  
☐ Both Together .....\$5.50 a year  
☐ THE ACCIDENT & HEALTH REVIEW.....\$2.00 a year  
☐ THE CASUALTY INSUROR.....\$2.00 a year

And send me a bill.

Name .....

Company.....Position.....

Address .....

City.....State.....

FIRST - CLASS  
PERMIT No. 2812  
(Sec. 510 P. L. & R.)  
Chicago, Ill.

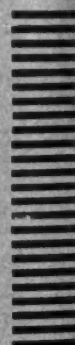
**BUSINESS REPLY CARD**

NO POSTAGE STAMP NECESSARY IF MAILED IN THE UNITED STATES

2c-POSTAGE WILL BE PAID BY—  
**THE NATIONAL UNDERWRITER**

Room A-1946

175 W. Jackson Blvd.  
CHICAGO, ILLINOIS





## Come to **DENVER** in Colorful **COLORADO**

Spend the most glorious of all vacations—a summer or fall in Denver. Live in the heart of Denver—with all the vacation attractions of Colorado just a few minutes away. Every comfort—every luxury—at low cost.

**400 ROOMS** from \$1.50 a day

PARK YOUR CAR IN THE  
SHIRLEY GARAGE

J. EDGAR SMITH, President  
E. C. BENNETT, Manager

HOME of  
RADIO STATION  
K-L-Z



# Shirley Savoy

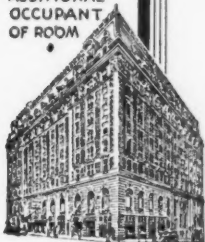
  
Broadway at 17th **HOTEL**


700 Rooms  
with Bath  
and Servidor

**\$2.00**

per day and up

11.00 PER DAY  
EXTRA FOR  
ADDITIONAL  
OCCUPANT  
OF ROOM



75 MODERN  
SAMPLE ROOMS  
WITH BATH OR  
SHOWER AT \$2.75  
TO \$5 PER DAY

## Greatest Hotel Value in **CINCINNATI**

A minute from everywhere... All  
bedrooms and suites modernized.

...Headquarters for the exclusive  
Town Club and Racquet Club...

A vital part of Cincinnati's polite  
Social Life... Successor to Cin-  
cinnati's famous old St. Nicholas  
Hotel... The city's Quality Hotel.

### Finest of Fine Foods

Dining Rooms... Cafeteria  
Lunch Room... Coffee Shop  
and the renowned Sinton  
Cocktail Cafe reborn.

**HOTEL**  
**SINTON**  
**ST. NICHOLAS**



## UNDER CONTROL

You can keep your expenses at a minimum and still enjoy the maxi-  
mum of comfort, convenience and service—provided you make Hotel  
McAlpin your New York headquarters. Shrewd visitors to New  
York have found that out. Stop in on your next visit and let us  
convince you.

JOHN J. WOELFLE, Manager

ROOMS WITH BATH **\$2.50** **\$4.00** **\$4.50**

# HOTEL McALPIN

"The Centre of Convenience"

BROADWAY AT 34th STREET

## TRAVELERS TO HOUSTON

*These fine modern  
accommodations  
cost no more...*

## SAM HOUSTON HOTEL

Convenient downtown  
location... Every room  
with bath, ceiling fans  
ventilated doors and  
fine furnishings....

### RATES

**\$2. AND \$2.50**

O'LEARY AND MICKELSON  
OPERATORS

J. S. MICKELSON, MANAGER

**HOUSTON · TEXAS**



## In Miami Beach its

## The Fleetwood

Opening for the Winter Season  
December 10th. European Plan.

An Exclusive Winter Resort Hotel,  
on Biscayne Bay, with Ocean and  
Pool Bathing, a Private Dock and  
every facility for the comfort and  
entertainment of its exclusive and  
discriminating clientele.

Rates Double from \$8.00 to \$20.00  
per day

A la carte service and Fixed Price  
Meals



Other DeWitt  
Operated Hotels  
Include

In Cleveland It's the  
HOLLENDEN

In Columbus It's the  
NEIL HOUSE

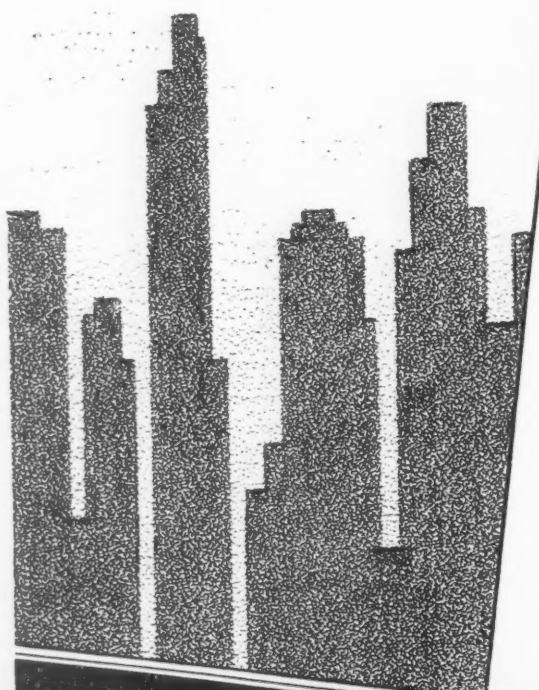
In Akron It's the  
MAYFLOWER

In Toledo It's the  
NEW SECOR





# THEY SAY—



- These two words are of vital interest to every progressive far-seeing company. What "they"—the public—say about an organization is an accurate barometer of that company's growth.

- One agent says of the Western and Southern:

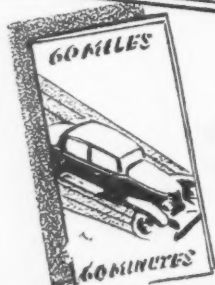
"Most companies are willing to supply all sorts of envelope stuffers and leaflets but few volunteer the services of a Sales Promotion Department."

- This is but one of the many compliments received regularly from our agents. To be worthy of such acclaim we must help them produce. We do. Why don't YOU write for information about the Western and Southern Companies, Advertising and Sales Promotion? Do it NOW.

**THE WESTERN & SOUTHERN INDEMNITY CO.**  
**THE WESTERN & SOUTHERN FIRE INS. CO.**  
CINCINNATI, OHIO

Charles F. Williams, *President*

William C. Safford, *General Manager*



● ALL lines of insurance are easier to sell with Western and Southern folders. Forceful, successful and productive of results. Why not send for samples? TODAY.